

# Investor Reference

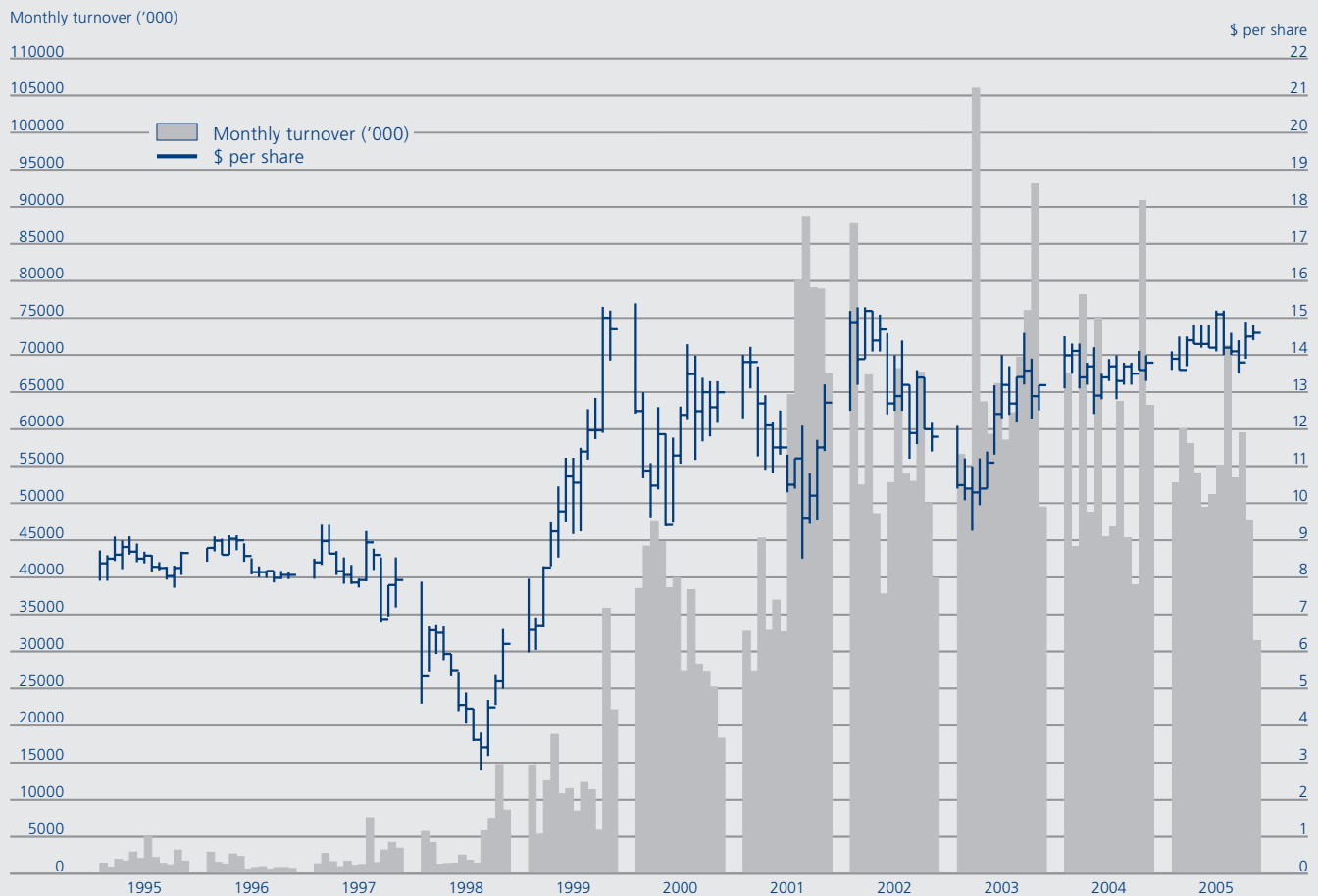
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## 10-Year Group Financial Summary

(Figures in \$'million)

	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996
<b>Net Profit After Tax</b>	<b>1,709</b>	1,452	1,202	1,006	925	913	760	332	502	716
Cash, placements and balances with banks and agents, government securities and trading securities	<b>53,481</b>	48,566	37,344	33,814	39,286	31,222	24,681	19,609	16,307	14,908
Investments, including investments in associates and assets held for sale	<b>11,729</b>	10,311	6,819	5,220	5,212	2,017	1,681	1,574	1,132	1,268
Trade bills and advances to customers	<b>67,142</b>	64,300	59,297	58,884	60,892	30,045	27,259	27,653	29,770	27,459
Fixed and other assets	<b>8,451</b>	7,826	6,520	5,846	4,721	3,040	3,153	1,953	2,153	2,172
Intangible assets	<b>4,270</b>	3,876	3,466	3,666	3,777	–	–	–	–	–
<b>Total assets</b>	<b>145,073</b>	134,879	113,446	107,430	113,888	66,324	56,774	50,789	49,362	45,807
Represented by:										
Deposits	<b>114,958</b>	107,213	88,702	87,221	92,544	56,837	47,207	42,598	41,588	38,219
Bills and drafts payable, other liabilities and minority interests	<b>8,078</b>	7,138	7,266	5,449	4,470	2,519	3,376	2,313	2,447	2,482
Debentures, certificates of deposit, unsecured loan stock and bonds	–	–	–	–	–	–	–	–	–	199
Debts issued	<b>7,108</b>	7,089	4,196	2,147	4,157	–	–	–	–	–
Equity attributable to equity holders of the Bank	<b>14,929</b>	13,439	13,282	12,613	12,717	6,968	6,191	5,878	5,327	4,907
<b>Total liabilities and equity</b>	<b>145,073</b>	134,879	113,446	107,430	113,888	66,324	56,774	50,789	49,362	45,807
US\$/S\$ exchange rate as at 31 December	<b>1.6631</b>	1.6338	1.7008	1.7359	1.8510	1.7320	1.6665	1.6605	1.6765	1.3995



Share price	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Highest (\$)	9.19	9.19	9.38	7.86	15.30	15.40	14.20	15.30	14.60	14.50	<b>15.20</b>
Lowest (\$)	7.72	7.86	6.77	2.78	5.97	9.40	8.50	11.20	9.25	12.40	<b>13.50</b>
Average (\$)	8.46	8.53	8.08	5.32	10.64	12.40	11.35	13.25	11.93	13.45	<b>14.35</b>
Last done (\$)	8.71	8.05	7.91	6.20	14.70	13.00	12.70	11.80	13.20	13.80	<b>14.60</b>

## Ratios

Dividend cover (no. of times)	5.14	5.78	3.79	2.50	4.96	2.89	2.17	2.05	1.61	1.95	<b>2.32</b>
Adjusted net asset value per share (\$)	4.40	4.96	5.09	5.62	5.89	6.62	8.09	8.03	8.45	8.75	<b>9.71</b>
Adjusted earnings per share (\$)	0.66	0.74	0.49	0.32	0.72	0.87	0.77	0.64	0.76	0.93	<b>1.11</b>
Dividend per share (cents) – Taxable	18.00	18.00	18.00	18.00	20.00	40.00	40.00	58.76	60.00	60.00	<b>88.50</b>
– Tax exempt	–	–	–	–	25.00	–	–	–	–	–	–
Net dividend yield (%)	1.57	1.56	1.65	2.50	3.75	2.42	2.75	3.46	3.99	3.57	<b>4.93</b>
Price earning ratio	12.82	11.53	16.49	16.63	14.78	14.25	14.74	20.70	15.59	14.52	<b>12.90</b>

## Notes:

- (1) On 15 November 1999, UOB's local and foreign share counters were merged and commenced trading on the Singapore Exchange as a single counter.
- (2) Share prices and turnover reflect transactions recorded on the Singapore Exchange.
- (3) Share prices and earnings per share have been adjusted for bonus issues in 1995 and 1999.
- (4) Average share prices are used in computing net dividend yield and price earning ratio.
- (5) Dividend per share  
 2002: Include special dividend of 18.76 cents in specie of shares in Haw Par Corporation Limited.  
 2005: Include special dividend of 28.5 cents in specie of shares in United Overseas Land Limited.
- (6) Dividend cover  
 1999: 1.83 times if the special tax exempt bonus dividend of 25 cents is included.  
 2002: 1.40 times if the special dividend stated in (5) is included.  
 2005: 1.57 times if the special dividend stated in (5) is included.

## Statistics of Shareholdings

As at 13 March 2006

Size of shareholdings	No. of shareholders	Percentage of shareholders	No. of shares	Percentage of shares
1 – 999	7,730	25.24	2,202,633	0.14
1,000 – 10,000	19,684	64.27	54,315,751	3.54
10,001 – 1,000,000	3,141	10.26	149,342,225	9.74
1,000,001 & above	69	0.23	1,327,400,016	86.58
	30,624	100.00	1,533,260,625	100.00

### Public Float

Rule 723 of the Listing Manual of the Singapore Exchange Securities Trading Limited requires that at least 10% of the equity securities (excluding preference shares and convertible equity securities) of a listed company in a class that is listed is at all times held by the public.

Based on information available to the Company as at 13 March 2006, approximately 77% of the issued ordinary shares of the Company was held by the public and therefore, Rule 723 of the Listing Manual has been complied with.

Twenty largest shareholders	No. of shares	Percentage of shares
DBS Nominees Pte Ltd	271,118,801	17.68
United Overseas Bank Nominees (Pte) Ltd	153,164,026	9.99
HSBC (Singapore) Nominees Pte Ltd	115,900,352	7.56
Wee Investments Private Ltd	110,909,184	7.23
Citibank Nominees Singapore Pte Ltd	108,656,650	7.09
DBSN Services Pte Ltd	98,056,182	6.40
Raffles Nominees Pte Ltd	82,789,387	5.40
Wah Hin & Company Pte Ltd	81,221,771	5.30
Tai Tak Estates Sdn Bhd	67,445,739	4.40
C Y Wee & Co Pte Ltd	31,645,653	2.06
Overseas Union Enterprise Limited	22,274,728	1.45
Overseas Union Bank Nominees (Private) Limited	17,087,233	1.11
Wee Cho Yaw	16,390,248	1.07
Tee Teh Sdn Berhad	10,519,954	0.69
DB Nominees (S) Pte Ltd	10,320,241	0.67
Kwan Tee Holdings Pte Ltd	5,562,892	0.36
Overseas Union Insurance, Limited – Offshore Insurance Fund	5,425,760	0.35
Oversea-Chinese Bank Nominees Private Limited	5,416,188	0.35
Ho Sim Guan	5,111,000	0.33
Chew How Teck and Company (Pte) Limited	5,051,455	0.33
	1,224,067,444	79.83

Substantial shareholders	Shareholdings registered in the name of substantial shareholders	Other shareholdings in which substantial shareholders are deemed to have an interest	Total interest	
			No. of shares	Percentage of shares
Estate of Lien Ying Chow, deceased	316,516	84,388,554 <sup>(1)</sup>	84,705,070	5.52
Lien Ying Chow (Pte) Ltd	–	84,288,771 <sup>(1)</sup>	84,288,771	5.50
Wah Hin & Company Pte Ltd	81,221,771	3,067,000 <sup>(2)</sup>	84,288,771	5.50
Sandstone Capital Pte Ltd	–	84,288,771 <sup>(3)</sup>	84,288,771	5.50
Wee Cho Yaw	16,390,248	242,459,557 <sup>(4)</sup>	258,849,805	16.88
Wee Ee Cheong	2,794,899	146,051,011 <sup>(4)</sup>	148,845,910	9.71
Wee Ee Chao	141,164	115,802,696 <sup>(4)</sup>	115,943,860	7.56
Wee Ee Lim	1,606,834	146,033,758 <sup>(4)</sup>	147,640,592	9.63
Wee Investments Private Ltd	110,909,021	2,071,021	112,980,042	7.37

Notes:

- (1) Estate of Lien Ying Chow, deceased and Lien Ying Chow (Pte) Ltd are each deemed to have an interest in the 84,288,771 UOB shares in which Wah Hin & Company Pte Ltd has an interest.
- (2) This deemed interest in 3,067,000 UOB shares arises through Sandstone Capital Pte Ltd (as referred to in note 3(a) below).
- (3) This deemed interest in 84,288,771 UOB shares comprises:
  - (a) deemed interest in 3,067,000 UOB shares registered in the name of Citibank Nominees Singapore Pte Ltd, of which Sandstone Capital Pte Ltd is the beneficiary; and
  - (b) deemed interest in 81,221,771 UOB shares held by Wah Hin & Company Pte Ltd.
- (4) Wee Cho Yaw, Wee Ee Cheong, Wee Ee Chao and Wee Ee Lim are each deemed to have an interest in Wee Investments Private Ltd's total direct and deemed interests of 112,980,042 UOB shares.

## Changes in Share Capital

The following table sets out the changes in the issued share capital of the Bank from 11 July 1970 (when a public quotation was first obtained for the Bank's ordinary shares) to 31 December 2005:

Date	No. of ordinary shares issued/ (cancelled)	Particulars	Resultant total issued share capital (\$)	No. of warrants converted	Resultant total no. of issued Warrants 1994	Resultant total no. of issued Warrants 1997
<b>11-7-1970</b>	2,500,000	Public issue at par	25,000,000	—	—	—
6-4-1972	5,000,000	Bonus issue of 1 for 5	30,000,000	—	—	—
29-4-1972	5,000,000	Rights issue of 1 for 5 at par	35,000,000	—	—	—
17-12-1972	3,000,000	Placement in Hong Kong	38,000,000	—	—	—
12-4-1973	1,401,405	Acquisition of 54.6% of Lee Wah Bank Limited	39,401,405	—	—	—
23-5-1973	39,401,405	Rights issue of 1 for 1 at par	78,802,810	—	—	—
30-7-1973 & 31-8-1973	8,073,080	Acquisition of further 28.7% of Chung Khiaw Bank Limited and remaining 45.4% of Lee Wah Bank Limited	86,875,890	—	—	—
21-8-1975	21,718,973	Rights issue of 1 for 4 at \$2.50 per share	108,594,863	—	—	—
13-11-1976	10,859,487	Bonus issue of 1 for 10	119,454,350	—	—	—
13-12-1976	36,198,288	Rights issue of 1 for 3 at \$3.00 per share	155,652,638	—	—	—
12-5-1978	15,565,264	Bonus issue of 1 for 10	171,217,902	—	—	—
24-1-1979	4,362,950	Share exchange pursuant to a takeover offer made to the shareholders of Singapore Finance Limited	175,580,852	—	—	—
27-2-1979	111,500	Share exchange pursuant to a takeover offer made to the shareholders of Singapore Finance Limited	175,692,352	—	—	—
19-10-1979	17,569,236	Bonus issue of 1 for 10	193,261,588	—	—	—
<b>12-5-1980</b>	19,326,159	Bonus issue of 1 for 10	212,587,747	—	—	—
6-11-1980	42,517,550	Rights issue of 1 for 5 at \$3.00 per share	255,105,297	—	—	—
12-12-1980 to 12-8-1981	7,889,399	Conversion of bonds	262,994,696	—	—	—
12-10-1981	65,748,674	Bonus issue of 1 for 4	328,743,370	—	—	—
26-11-1981	65,748,674	Rights issue of 1 for 4 at \$3.00 per share	394,492,044	—	—	—
17-8-1987 to 22-10-1987	38,156,025	Share exchange pursuant to a takeover offer made to the shareholders of Industrial & Commercial Bank Limited	432,648,069	—	—	—
20-2-1988	15,230,903	Share exchange issued to Chung Khiaw Bank Limited shareholders pursuant to the scheme of arrangement dated 21 December 1987	447,878,972	—	—	—
27-5-1989	55,984,871	Bonus issue of 1 for 8	503,863,843	—	—	—
6-12-1989	—	Warrants issued in connection with the 1.5% Unsecured Loan Stock 1989/1994	503,863,843	—	41,988,653	—
30-12-1989	16,211	Exercise of Warrants 1994	503,880,054	16,211	41,972,442	—
<b>13-1-1990</b>	470,963	Exercise of Warrants 1994	504,351,017	470,963	41,501,479	—
<b>to 15-5-1990</b>						
28-5-1990	50,435,102	Bonus issue of 1 for 10	554,786,119	—	41,501,479	—
8-6-1990 to 31-12-1990	2,870,183	Exercise of Warrants 1994	557,656,302	2,870,183	38,631,296	—
15-1-1991 to 31-12-1991	2,101,829	Exercise of Warrants 1994	559,758,131	2,101,829	36,529,467	—
15-1-1992	308,000	Exercise of Executives' Share Options	560,066,131	—	36,529,467	—
to 26-6-1992	12,805,838	Exercise of Warrants 1994	572,871,969	12,805,838	23,723,629	—
26-6-1992	427,000	Exercise of Executives' Share Options	573,298,969	—	23,723,629	—
	—	Warrants issued in connection with the 5% Unsecured Bond 1992/1997	573,298,969	—	23,723,629	71,542,884
17-7-1992 to 31-12-1992	893,597	Exercise of Warrants 1994	574,192,566	893,597	22,830,032	71,542,884
	808,926	Exercise of Warrants 1997	575,001,492	808,926	22,830,032	70,733,958
	33,000	Exercise of Executives' Share Options	575,034,492	—	22,830,032	70,733,958

Date	No. of ordinary shares issued/ (cancelled)	Particulars	Resultant total issued share capital (\$)	No. of warrants converted	Resultant total no. of issued Warrants 1994	Resultant total no. of issued Warrants 1997
21-1-1993	8,530,904	Exercise of Warrants 1994	583,565,396	8,530,904	14,299,128	70,733,958
to 17-9-1993	550,762	Exercise of Warrants 1997	584,116,158	550,762	14,299,128	70,183,196
	3,321,000	Exercise of Executives' Share Options	587,437,158	–	14,299,128	70,183,196
28-9-1993	73,429,644	Bonus issue of 1 for 8	660,866,802	–	–	78,956,095
5-10-1993	1,891,445	Exercise of Warrants 1994	662,758,247	1,891,445	12,407,683	78,956,095
to 31-12-1993	181,105	Exercise of Warrants 1997	662,939,352	181,105	12,407,683	78,774,990
	147,000	Exercise of Executives' Share Options	663,086,352	–	12,407,683	78,774,990
13-1-1994	3,100,493	Exercise of Warrants 1994	666,186,845	3,100,493	9,307,190	78,774,990
to 9-6-1994	1,460,531	Exercise of Warrants 1997	667,647,376	1,460,531	9,307,190	77,314,459
	1,654,000	Exercise of Executives' Share Options	669,301,376	–	9,307,190	77,314,459
28-6-1994	66,915,064	Rights issue of 1 for 10 at \$3.50 per share (local) and \$4.12 per share (foreign)	736,216,440	–	9,307,190	82,034,979
30-6-1994	8,952,267	Exercise of Warrants 1994	745,168,707	8,952,267	354,923	82,034,979
to 31-12-1994	3,612,759	Exercise of Warrants 1997	748,781,466	3,612,759	–	78,422,220
	166,000	Exercise of Executives' Share Options	748,947,466	–	–	78,422,220
16-1-1995	9,027,269	Exercise of Warrants 1997	757,974,735	9,027,269	–	69,394,951
to 12-5-1995	1,497,000	Exercise of Executives' Share Options	759,471,735	–	–	69,394,951
3-6-1995	151,894,347	Bonus issue of 1 for 5	911,366,082	–	–	83,273,941
3-7-1995	247,950	Exercise of Warrants 1997	911,614,032	247,950	–	83,025,991
to 29-12-1995	44,000	Exercise of Executives' Share Options	911,658,032	–	–	83,025,991
15-1-1996	28,081,987	Exercise of Warrants 1997	939,740,019	28,081,987	–	54,944,004
to 31-12-1996	326,000	Exercise of Executives' Share Options	940,066,019	–	–	54,944,004
16-1-1997	54,465,975	Exercise of Warrants 1997	994,531,994	54,465,975	–	478,029
to 29-12-1997	171,000	Exercise of Executives' Share Options	994,702,994	–	–	–
1-1-1998	33,000	Exercise of Executives' Share Options	994,735,994	–	–	–
to 15-1-1998						
1-1-1999	4,625,000	Exercise of Executives' Share Options	999,360,994	–	–	–
to 11-11-1999						
12-11-1999	52,322,837	Bonus issue of 50 for 1,000 local shares and 56 for 1,000 foreign shares	1,051,683,831	–	–	–
13-11-1999	178,000	Exercise of Executives' Share Options	1,051,861,831	–	–	–
to 31-12-1999						
<b>4-1-2000</b>	589,000	Exercise of share options	1,052,450,831	–	–	–
<b>to 31-12-2000</b>						
3-1-2001	366,000	Exercise of share options	1,052,816,831	–	–	–
to 6-9-2001						
20-9-2001	518,280,794	Acquisition of 100% of Overseas Union Bank Limited	1,571,097,625	–	–	–
to 26-10-2001						
7-12-2001	11,000	Exercise of share options	1,571,108,625	–	–	–
to 31-12-2001						
3-1-2002	494,000	Exercise of share options	1,571,602,625	–	–	–
to 31-12-2002						
22-4-2003	61,000	Exercise of share options	1,571,663,625	–	–	–
to 31-12-2003						
8-1-2004	851,000	Exercise of share options	1,572,514,625	–	–	–
to 25-10-2004						
1-11-2004	(36,417,000)	Shares purchased under share buy-back programme	1,536,097,625	–	–	–
to 13-12-2004						
	141,000	Exercise of share options	1,536,238,625	–	–	–
15-12-2004	16,000	Exercise of share options	1,536,254,625	–	–	–
to 31-12-2004						
3-1-2005	1,588,000	Exercise of share options	1,537,842,625	–	–	–
to 31-12-2005						

### Banking Services

#### Singapore

##### United Overseas Bank Limited

80 Raffles Place  
UOB Plaza  
Singapore 048624  
Telephone: (65) 6533 9898  
Facsimile: (65) 6534 2334  
Telex: RS 21539 TYEHUA  
SWIFT: UOVBSGSG  
Website: www.uobgroup.com

United Overseas Bank Limited has  
61 branches in Singapore.

##### Far Eastern Bank Limited (a subsidiary)

156 Cecil Street, #01-00  
Far Eastern Bank Building  
Singapore 069544  
Telephone: (65) 6221 9055  
Facsimile: (65) 6224 2263  
Telex: RS 23029 FEBANK  
Website: www.uobgroup.com

#### Australia

##### UOB Sydney Branch

United Overseas Bank Building  
Level 9, 32 Martin Place  
Sydney, NSW 2000  
Telephone: (61)(2) 9221 1924  
Facsimile: (61)(2) 9221 1541  
SWIFT: UOVBAU2S  
Email: UOB.Sydney@UOBgroup.com  
Country Head, Australia and New  
Zealand: Peter Mackinlay  
General Manager:  
Kevin Yung Kin Man

#### Brunei

##### UOB Bandar Seri Begawan Branch

Unit 10 & 11, Bangunan D'Amin Jaya  
Lot 54989, Kampong Kiarong  
Bandar Seri Begawan BE1318  
Telephone: (673)(2) 225 477/  
222 210/220 380  
Facsimile: (673)(2) 240 792  
Cable: OVERSUNION BSB  
Telex: OUB BU 2256  
Email: uobbsb@brunet.bn  
General Manager: George Lai Ted Min

##### UOB Kuala Belait Branch

Chinese Chamber of Commerce Building  
Ground Floor  
Lot 104, Jalan Bunga Raya  
Kuala Belait KA1131  
Telephone: (673)(3) 331 889/341 012  
Facsimile: (673)(3) 331 391  
Email: uobkb@brunet.bn  
Branch Manager: Shim Shoon Chong

#### Canada

##### UOB Vancouver Branch

Vancouver Centre, #1680  
650 West Georgia Street  
P.O. Box 11616  
Vancouver, British Columbia  
Canada V6B 4N9  
Telephone: (1)(604) 662 7055  
Facsimile: (1)(604) 662 3356  
Telex: 04-507520 TYEHUA VCR  
Email: UOB.Vancouver@UOBgroup.com  
General Manager: Koh Kok Jin

#### China

##### UOB Beijing Branch

2513, China World Trade Centre Tower 2  
No. 1 Jian Guo Men Wai Avenue  
Beijing 100004  
Telephone: (86)(10) 6505 1863  
Facsimile: (86)(10) 6505 1862  
Telex: 22025UOBBJCN  
SWIFT: UOVBCNB  
Email: UOB.Beijing@UOBgroup.com  
General Manager: Anthony Liao Guan Siang

##### UOB Guangzhou Branch

Unit 1107-1110, Metro Plaza  
183-187 Tian He Bei Road  
Guangzhou 510075  
Telephone: (86)(20) 8755 8611/8787/8789  
Facsimile: (86)(20) 8755 6661  
Telex: 440931 UOBGZ CN  
SWIFT: UOVBCN22XXX  
Email: UOB.Guangzhou@UOBgroup.com  
General Manager: Harry Loh Nee Thiam

##### UOB Shanghai Branch

2201 Jin Mao Tower  
88 Century Boulevard  
Pudong New Area  
Shanghai 200121  
Telephone: (86)(21) 5047 3688  
Facsimile: (86)(21) 5047 8688  
Telex: 33170 UOB SH CN  
SWIFT: UOVBCNSH  
Email: UOB.Shanghai@UOBgroup.com  
General Manager: Sam Cheong Chwee Kin

##### UOB Jing An Sub-Branch

1468 Nan Jing Road West  
1P-01/02, United Plaza Building  
Shanghai 200040  
Telephone: (86)(21) 6247 3688  
Facsimile: (86)(21) 6289 1001  
Branch Manager:  
John Ang Wee Pheng

##### UOB Shenzhen Branch

Di Wang Commercial Centre  
Shun Hing Square  
Unit 2, G2 Floor  
5002 Shennan Road East  
Shenzhen 518008  
Telephone: (86)(755) 8246 1298  
Facsimile: (86)(755) 8246 3326  
Telex: 420385 OUB SZ CN  
Email: UOB.Shenzhen@UOBgroup.com  
General Manager: Lim Tow Meng

##### UOB Xiamen Branch

United Overseas Bank Building  
1-2 Floor  
19 Hubin Bei Road  
Xiamen 361012  
Telephone: (86)(592) 508 1601/2/3/4  
Facsimile: (86)(592) 508 1605  
Telex: 923079 UOBXM CN  
SWIFT: UOVBCNBA  
Email: UOB.Xiamen@UOBgroup.com  
General Manager: Woo Kim Liong

##### UOB Chengdu Representative Office

Holiday Inn Crowne Plaza, Room 405  
31 Zong Fu Street  
Chengdu 610016  
Telephone: (86)(28) 8674 8618  
Facsimile: (86)(28) 8674 8638  
Chief Representative:  
Kenny Lee Teik Peng

## **Hong Kong S.A.R.**

### **UOB Central Branch**

United Overseas Bank Building  
54-58 Des Voeux Road  
Central, Hong Kong S.A.R.  
Telephone: (852) 2842 5666  
Facsimile: (852) 2537 7890  
Telex: 74581 TYHUA HX  
SWIFT: UOVCHKHH  
Email: UOB.HongKong@UOBgroup.com  
Chief Executive Officer:  
Robert Chan Tze Leung  
Deputy Chief Executive Officer:  
Chow Yew Hon

### **UOB Hong Kong Main Branch**

Gloucester Tower, 25/F  
The Landmark  
11 Pedder Street  
Central, Hong Kong S.A.R.  
Telephone: (852) 2521 1521/2910 8888  
Facsimile: (852) 2810 5506  
Telex: 74581 TYHUA HX  
SWIFT: UOVCHKHH  
Email: UOB.HongKong@UOBgroup.com  
Chief Executive Officer:  
Robert Chan Tze Leung  
Deputy Chief Executive Officer:  
Chow Yew Hon

### **UOB Mongkok Branch**

794 Nathan Road  
Ground Floor  
Kowloon, Hong Kong S.A.R.  
Telephone: (852) 2381 2292  
Facsimile: (852) 2397 4564  
Email: UOB.HongKong@UOBgroup.com  
Chief Executive Officer:  
Robert Chan Tze Leung  
Deputy Chief Executive Officer:  
Chow Yew Hon

### **UOB Sheung Wan Branch**

Cosco Tower  
Units 1607-1614, 16/F  
183 Queen's Road  
Central, Hong Kong S.A.R.  
Telephone: (852) 2910 8833  
Facsimile: (852) 2810 5773/2537 7653  
Email: UOB.HongKong@UOBgroup.com  
Chief Executive Officer:  
Robert Chan Tze Leung  
Deputy Chief Executive Officer:  
Chow Yew Hon

### **UOB Yaumatei Branch**

554 Nathan Road  
Ground Floor  
Kowloon, Hong Kong S.A.R.  
Telephone: (852) 2532 6888  
Facsimile: (852) 2388 2613  
Email: UOB.HongKong@UOBgroup.com  
Chief Executive Officer:  
Robert Chan Tze Leung  
Deputy Chief Executive Officer:  
Chow Yew Hon

## **Indonesia**

### **UOB Jakarta Representative Office**

Sona Topas Tower, 2<sup>nd</sup> Floor  
Jalan Jend. Sudirman Kav. 26  
Jakarta 12920  
Telephone: (62)(21) 250 6382  
Facsimile: (62)(21) 250 6379  
Chief Representative:  
Utami Dewi Suhadi

### **PT Bank UOB Indonesia Tbk (a subsidiary)**

Sona Topas Tower, 1<sup>st</sup> - 3<sup>rd</sup> Floors  
Jalan Jend. Sudirman Kav. 26  
Jakarta 12920  
Telephone: (62)(21) 250 6330  
Facsimile: (62)(21) 250 6331  
Telex: 860418  
SWIFT: UOBIDJJA  
Email: UOB.Jakarta@UOBgroup.com  
President Director: Chua Kim Hay  
Deputy President Director:  
Iwan Satawidinata

PT Bank UOB Indonesia Tbk has  
10 branches in Indonesia.

### **PT Bank Buana Indonesia Tbk (a subsidiary)**

### **Office of Directors and Commissioners**

Jl. Gajah Mada No. 1A, Jakarta 10130,  
Indonesia  
Telephone: (62)(21) 6386 5927/  
633 0585/  
6386 5931 (Hunting)  
Facsimile: (62)(21) 632 4467/  
632 2373

## **Head Office**

Jl. Asemka No. 32-36, Jakarta 11110,  
Indonesia  
P.O. Box 4896, Jakarta 11048  
Telephone: (62)(21) 692 2901/  
692 2045/260 1051/  
260 1055  
Facsimile: (62)(21) 692 5946/  
692 4105/260 1013/  
260 1033  
Domestic Telex: 42673/42734/42887/  
42622/42300/42149  
International Telex: 42042/42602/42301  
Cable: Bank Buana Indonesia  
SWIFT: BBIJIDJA  
Website: www.bankbuana.com  
President Director: Jimmy Laihad  
Vice President Director:  
Ben Gan Hui Beng

PT Bank Buana Indonesia Tbk has  
190 branches in Indonesia.

## **Japan**

### **UOB Tokyo Branch**

Shin Kokusai Building, 3-4-1  
Marunouchi, Chiyoda-ku  
Tokyo 100-0005  
Telephone: (81)(3) 3216 4251  
Facsimile: (81)(3) 3216 4254  
SWIFT: UOVBJPJT  
Email: UOB.Tokyo@UOBgroup.com  
General Manager: Seah Kok Thye

## **Malaysia**

### **UOB Labuan Branch**

Level 6A, Main Office Tower  
Financial Park Labuan Complex  
Jalan Merdeka  
87000 Labuan F T  
Telephone: (60)(87) 424 388  
Facsimile: (60)(87) 424 389  
Telex: MA 85096 TYEHUA  
Email: UOB.Labuan@UOBgroup.com  
General Manager: Linda Tan Mei Lin

## Our International Network

### United Overseas Bank (Malaysia) Bhd

*(a subsidiary)*

Menara UOB  
Jalan Raja Laut  
P.O. Box 11212  
50738 Kuala Lumpur  
Telephone: (60)(3) 2692 7722  
Facsimile: (60)(3) 2691 0281  
Cable: BANKUOBMKUALALUMPUR  
Telex: UOBMMP MA 31877  
SWIFT: UOVBMYYKL  
Email: uob121@uob.com.my  
Website: www.uob.com.my  
Chief Executive Officer:  
Chan Kok Seong

United Overseas Bank (Malaysia)  
Bhd has 37 branches in Malaysia.

### Myanmar

#### UOB Yangon Representative Office

48 Aung Teza Street, 6<sup>th</sup> Ward  
High Land Avenue  
Mayangone Township  
Yangon  
Telephone: (95)(1) 667 818  
Facsimile: (95)(1) 544 126  
Email: UOB.Yangon@UOBgroup.com  
Chief Representative: U Hla Thuang

### Philippines

#### United Overseas Bank Philippines *(a subsidiary)*

Pacific Star Building  
17<sup>th</sup> Floor  
Sen. Gil Puyat corner Makati Avenue  
Makati City  
Telephone: (63)(2) 878 8686  
Facsimile: (63)(2) 811 5917  
SWIFT: UOVBPMM  
Email: info@uob.com.ph  
Acting Chief Executive Officer:  
Wang Lian Khee

### South Korea

#### UOB Seoul Branch

Suite 1508, Kyobo Building 1, 1-Ga  
Jongno, Jongno-Gu  
Seoul 110-714  
Telephone: (82)(2) 739 3916/9  
Facsimile: (82)(2) 730 9570  
SWIFT: UOVBRSE  
Telex: K28978 TYEHUA  
Email: UOB.Seoul@UOBgroup.com  
General Manager: Liew Chan Harn

### Taiwan

#### UOB Taipei Branch

Union Enterprise Plaza, 16<sup>th</sup> Floor  
109 Minsheng East Road  
Section 3, Taipei 105  
Telephone: (886)(2) 2715 0125  
Facsimile: (886)(2) 2713 7456  
Telex: 26147 TYEHUA  
Email: UOB.Taipei@UOBgroup.com  
General Manager: Teh Wee Jin

### Thailand

#### United Overseas Bank (Thai) Public Company Limited

*(a subsidiary)*

191 South Sathon Road  
Sathon  
Bangkok 10120  
Telephone: (66)(2) 343 3000  
Facsimile: (66)(2) 287 2973/4  
Telex: 84351 BKASIA TH  
SWIFT: BKASTHBK  
Website: www.uob.co.th  
President & Chief Executive Officer:  
Wong Kim Choong  
Deputy President & Deputy Chief Executive  
Officer: Chua Teng Hui

United Overseas Bank (Thai) Public  
Company Limited has 154 branches  
in Thailand.

### United Kingdom

#### UOB London Branch

19 Great Winchester Street  
London EC2N 2BH  
Telephone: (44)(207) 628 3504  
Facsimile: (44)(207) 628 3433  
Cable: TYEHUABANK  
Telex: 8954292 TYEHUA G  
SWIFT: UOVGB2L  
Email: UOB.London@UOBgroup.com  
General Manager:  
George Lim Phoon Seng

### United States Of America

#### UOB New York Agency

UOB Building  
592 Fifth Avenue  
10<sup>th</sup> Floor, 48th Street  
New York, NY 10036  
Telephone: (1)(212) 382 0088  
Facsimile: (1)(212) 382 1881  
Cable: TYEHUABANK NEW YORK  
Telex: 232265 TYEHUA  
SWIFT: UOVBUS33  
Email: UOB.NewYork@UOBgroup.com  
Agent & General Manager:  
Wong Kwong Yew

#### UOB Los Angeles Agency

777 South Figueroa Street  
Suite 518, Los Angeles  
California 90017  
Telephone: (1)(213) 623 8042  
Facsimile: (1)(213) 623 3412  
Cable: TYHUABANK LOS ANGELES  
Telex: 6831011 TYHUA  
Email: UOB.LosAngeles@UOBgroup.com  
Agent & General Manager:  
Chen Hoong

### Vietnam

#### UOB Ho Chi Minh City Branch

Central Plaza Office Building  
Ground Floor  
17 Le Duan Boulevard  
District 1, Ho Chi Minh City  
Telephone: (84)(8) 825 1424  
Facsimile: (84)(8) 825 1423  
Telex: 813221 UOBHCM VT  
SWIFT: UOVBNVX  
Email:  
UOB.HoChiMinhCity@UOBgroup.com  
General Manager: Thng Tien Tat

### Correspondents

In all principal cities of the world

## Related Financial Services

### Gold/Futures Dealing

#### Singapore

**UOB Bullion and Futures Limited**  
(a subsidiary)  
80 Raffles Place, 5<sup>th</sup> Storey  
UOB Plaza 1  
Singapore 048624  
Telephone: (65) 6539 2929/6535 7122  
Facsimile: (65) 6538 3990  
Email: Futures@UOBgroup.com  
Chairman & Chief Executive Officer:  
Terence Ong Sea Eng

#### Taiwan

**UOB Bullion and Futures Limited, Taiwan Branch**  
Union Enterprise Plaza, 16<sup>th</sup> Floor  
109 Minsheng East Road  
Section 3, Taipei 105  
Telephone: (886)(2) 2545 6163  
Facsimile: (886)(2) 2719 9434  
Email: vincent-cheng@umail.hinet.net  
Branch Manager:  
Vincent Cheng Chih Jung

### Insurance

#### Singapore

**United Overseas Insurance Limited**  
(a subsidiary)  
3 Anson Road, #28-01  
Springleaf Tower  
Singapore 079909  
Telephone: (65) 6222 7733  
Facsimile: (65) 6327 3869/6327 3870  
Email: ContactUs@uoi.com.sg  
Managing Director:  
David Chan Mun Wai

**UOB Life Assurance Limited**  
(a subsidiary)  
156 Cecil Street, #10-01  
Far Eastern Bank Building  
Singapore 069544  
Telephone: (65) 6227 8477  
Facsimile: (65) 6224 3012  
Email: uoblif@UOBgroup.com  
Website: www.uoblif.com.sg  
Managing Director:  
Raymond Kwok Chong See

## Hong Kong S.A.R.

**UOB Insurance (H.K.) Limited**  
(a subsidiary)  
Worldwide House, 16/F  
19 Des Voeux Road  
Central, Hong Kong S.A.R.  
Telephone: (852) 2867 7988  
Facsimile: (852) 2810 0218  
Director: David Chan Mun Wai

### Indonesia

**PT UOB Life – Sun Assurance**  
(a subsidiary)  
Sona Topas Tower Lt. 1  
Jalan Jend. Sudirman Kav. 26  
Jakarta 12920  
Telephone: (62)(21) 250 0888  
Facsimile: (62)(21) 250 0908

PT UOB Life – Sun Assurance has 2 offices in Indonesia.

### Investment Management

#### Singapore

**UOB Asset Management Ltd**  
(a subsidiary)  
80 Raffles Place, 3<sup>rd</sup> Storey  
UOB Plaza 2  
Singapore 048624  
Telephone: (65) 6532 7988  
Facsimile: (65) 6535 5882  
Email: uobam@UOBgroup.com  
Chief Investment Officer: Thio Boon Kiat

**UOB Venture Management Private Limited**  
(a subsidiary)  
80 Raffles Place, #30-20  
UOB Plaza 2  
Singapore 048624  
Telephone: (65) 6539 2268  
Facsimile: (65) 6538 2569  
Email: Seah.KianWee@UOBGroup.com  
Managing Director: Seah Kian Wee

## China

**UOB Investment Consultancy (Beijing) Limited**  
(a subsidiary)  
8/F Taiji Building  
No. 211, Bei Si Huan Middle Road  
HaiDian District  
Beijing 100083  
Telephone: (86)(10) 5161 6671  
Facsimile: (86)(10) 5161 6700  
Email: fulei@uobim.com.cn  
Senior Manager: Vivian Fu

**UOB Venture Management (Shanghai) Co., Ltd**  
(a subsidiary)  
United Plaza, Room 3307  
1468 Nanjing Road West  
Shanghai 200040  
Telephone: (86)(21) 6247 6228  
Facsimile: (86)(21) 6289 8817  
Email: Seah.KianWee@UOBGroup.com  
Managing Director: Seah Kian Wee

**SZVC-UOB Venture Management Co., Ltd**  
(an associate)  
Investment Building, 11/F  
No. 4009, Shennan Road  
Futian Centre District  
Shenzhen 518026  
Telephone: (86)(755) 8291 2888  
Facsimile: (86)(755) 8290 4093  
Email: AlinaTao@szvc.com.cn  
Deputy General Manager: Alina Tao

## France

**UOB Global Capital SARL**  
(a subsidiary)  
40 rue La Prouse  
75116 Paris  
Telephone: (33)(1) 5364 8400  
Facsimile: (33)(1) 5364 8409  
Email: mlandau@uobglobal.com  
Managing Director: Michael Landau

### Malaysia

**UOB-OSK Asset Management Sdn Bhd**  
(a subsidiary)  
Menara UOB, Level 13  
Jalan Raja Laut  
50350 Kuala Lumpur  
Telephone: (60)(3) 2732 1181  
Facsimile: (60)(3) 2732 1100  
Email: uobam@streamyx.com  
Chief Executive Officer: Lim Suet Ling

### Taiwan

**UOB Investment Advisor (Taiwan) Ltd**  
(a subsidiary)  
Union Enterprise Plaza, 16<sup>th</sup> Floor  
109 Minsheng East Road  
Section 3, Taipei 105  
Telephone: (886)(2) 2719 7005  
Facsimile: (886)(2) 2545 6591  
Email: uobia@uobia.com.tw  
General Manager: Juang San-Tay

### Thailand

**UOB Asset Management (Thai) Company Limited**  
(a subsidiary)  
5<sup>th</sup> Floor, Bangkok City Tower  
179/6-10 South Sathon Road  
Tungmahamek, Sathon  
Bangkok 10120  
Telephone: (66)(2) 679 5577  
Facsimile: (66)(2) 679 5426  
Website: www.uobam.co.th  
Chief Executive Officer: Vana Bulbon

### United States Of America

**UOB Global Capital LLC**  
(a subsidiary)  
UOB Building  
592 Fifth Avenue  
Suite 602, 48th Street  
New York, NY 10036  
Telephone: (1)(212) 398 6633  
Facsimile: (1)(212) 398 4030  
Email: dgoss@uobglobal.com  
Managing Director: David Goss

### Merchant Banking

#### Singapore

**UOB Asia Limited**  
(a subsidiary)  
  
**Capital Markets (Southeast Asia)**  
80 Raffles Place, 21<sup>st</sup> Storey  
UOB Plaza 2  
Singapore 048624  
Telephone: (65) 6539 3171  
Facsimile: (65) 6534 0409  
Email: Michael.SngBH@UOBgroup.com  
Managing Director:  
Michael Sng Beng Hock

**Capital Markets (Singapore & North Asia)**  
80 Raffles Place, 15<sup>th</sup> Storey  
UOB Plaza 2  
Singapore 048624  
Telephone: (65) 6539 1200  
Facsimile: (65) 6535 2902  
Email: Karunia.Tjuradi@UOBgroup.com  
Managing Director:  
Karunia Wirawan Tjuradi

**Corporate Finance**  
1 Raffles Place, 13<sup>th</sup> Storey  
OUB Centre  
Singapore 048616  
Telephone: (65) 6530 2138  
Facsimile: (65) 6534 0160  
Email: Soon.BoonSiong@UOBgroup.com  
Joint Managing Director:  
Soon Boon Siong

### Australia

**UOB Australia Limited**  
(a subsidiary)  
United Overseas Bank Building  
Level 9, 32 Martin Place  
Sydney, NSW 2000  
Telephone: (61)(2) 9221 1924  
Facsimile: (61)(2) 9221 1541  
SWIFT: UOVBAU2S  
Email: UOB.Sydney@UOBgroup.com  
Director and Country Head, Australia and New Zealand: Peter Mackinlay  
Director and General Manager:  
Kevin Yung Kin Man

### Hong Kong S.A.R.

**UOB Asia (Hong Kong) Limited**  
(a subsidiary)  
AON China Building  
Suite 601, 6/F  
29 Queen's Road  
Central, Hong Kong S.A.R.  
Telephone: (852) 2868 2633  
Facsimile: (852) 2840 0438  
Email: uobahk@uobahk.com  
Chief Executive Officer: Yip Kwok Kwan

### Stockbroking

#### Singapore

**UOB-Kay Hian Holdings Limited**  
(an associate)  
80 Raffles Place, #30-01  
UOB Plaza 1  
Singapore 048624  
Telephone: (65) 6535 6868  
Facsimile: (65) 6532 6919  
Telex: RS 24085  
Website: www.uobkayhian.com  
Managing Director: Wee Ee Chao

Notice is hereby given that the **Sixty-Fourth Annual General Meeting** of members of the Company will be held at Marina Mandarin Singapore, Marina Mandarin Ballroom, Level 1, 6 Raffles Boulevard, Marina Square, Singapore 039594 on Thursday 27 April 2006 at 3.00 p.m. to transact the following business:

### As Ordinary Business

**Resolution 1** To receive the Financial Statements, the Directors' Report and the Auditors' Report for the year ended 31 December 2005.

**Resolution 2** To declare a Final Dividend of 40 cents per share less 20% income tax for the year ended 31 December 2005.

**Resolution 3** To approve Directors' fees of \$760,000 for 2005 (2004: \$600,000).

**Resolution 4** To re-appoint Messrs Ernst & Young as Auditors of the Company and authorise the Directors to fix their remuneration.

To re-elect the following Directors:

**Resolution 5** Professor Cham Tao Soon

**Resolution 6** Mr Philip Yeo Liat Kok

**Resolution 7** Mr Michael Lien Jown Leam

To pass the following resolution under Section 153(6) of the Companies Act, Cap. 50:

"THAT pursuant to Section 153(6) of the Companies Act, Cap. 50, Mr \_\_\_\_\_ be and is hereby re-appointed as a Director of the Company to hold such office until the next Annual General Meeting of the Company."

In respect of:

**Resolution 8** Mr Wee Cho Yaw

**Resolution 9** Professor Lim Pin

### As Special Business

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To consider and, if thought fit, pass the following ordinary resolutions:

**Resolution 10** “THAT authority be and is hereby given to the Directors to:

- (a) (i) issue ordinary shares in the capital of the Company (“shares”) whether by way of rights, bonus or otherwise; and/or
- (ii) make or grant offers, agreements or options (including options under the UOB 1999 Share Option Scheme (the “Scheme”)) (collectively, “Instruments”) that might or would require shares to be issued, including but not limited to the creation and issue of (as well as adjustments to) warrants, debentures or other instruments convertible into shares,

at any time and upon such terms and conditions and for such purposes and to such persons as the Directors may in their absolute discretion deem fit; and

- (b) (notwithstanding the authority conferred by this Resolution may have ceased to be in force) issue shares in pursuance of any Instrument made or granted by the Directors while this Resolution was in force,

provided that:

- (1) the aggregate number of ordinary shares to be issued pursuant to this Resolution (including shares to be issued in pursuance of Instruments made or granted pursuant to this Resolution) does not exceed 50 per cent of the issued shares in the capital of the Company (as calculated in accordance with paragraph (2) below), of which the aggregate number of shares to be issued other than on a pro-rata basis to shareholders of the Company (including shares to be issued in pursuance of Instruments made or granted pursuant to this Resolution) does not exceed 20 per cent of the issued shares in the capital of the Company (as calculated in accordance with paragraph (2) below);
- (2) (subject to such manner of calculation as may be prescribed by the Singapore Exchange Securities Trading Limited (“SGX-ST”)) for the purpose of determining the aggregate number of shares that may be issued under paragraph (1) above, the percentage of issued shares shall be based on the number of issued shares in the capital of the Company at the time this Resolution is passed, after adjusting for:
  - (i) new ordinary shares arising from the conversion or exercise of any convertible securities or share options or vesting of share awards which are outstanding or subsisting at the time this Resolution is passed; and
  - (ii) any subsequent consolidation or subdivision of shares;
- (3) in exercising the authority conferred by this Resolution, the Company shall comply with the provisions of the Listing Manual of the SGX-ST for the time being in force (unless such compliance has been waived by the SGX-ST) and the Articles of Association for the time being of the Company; and
- (4) (unless revoked or varied by the Company in General Meeting) the authority conferred by this Resolution shall continue in force until the conclusion of the next Annual General Meeting of the Company or the date by which the next Annual General Meeting of the Company is required by law to be held, whichever is earlier.”

#### **Resolution 11** “THAT

(1) authority be and is hereby given to the Directors to:

- (a) allot and issue any of the preference shares referred to in Articles 7A, 7B and/or 7C of the Articles of Association of the Company; and/or
- (b) make or grant offers, agreements or options that might or would require the preference shares referred to in sub-paragraph (a) above to be issued,

at any time and upon such terms and conditions and for such purposes and to such persons as the Directors may in their absolute discretion deem fit and (notwithstanding that the authority conferred by this Resolution may have ceased to be in force) to issue the preference shares referred to in sub-paragraph (a) above in connection with any offers, agreements or options made or granted by the Directors while this Resolution was in force;

- (2) the Directors be authorised to do all such things and execute all such documents as they may consider necessary or appropriate to give effect to this Resolution as they may deem fit; and
- (3) (unless revoked or varied by the Company in General Meeting) the authority conferred by this Resolution shall continue in force until the conclusion of the next Annual General Meeting of the Company or the date by which the next Annual General Meeting of the Company is required by law to be held, whichever is the earlier.”

#### **Notes to Resolutions 5, 6, 8 and 9**

**Resolution 5** is to re-elect Professor Cham Tao Soon. Professor Cham is an independent member and Chairman of the Audit Committee. He is also an independent member of the Nominating and Remuneration Committees.

**Resolution 6** is to re-elect Mr Philip Yeo Liat Kok. Mr Yeo is an independent member of the Audit and Remuneration Committees.

**Resolution 8** is to re-appoint Mr Wee Cho Yaw. Mr Wee is a non-independent member and Chairman of the Remuneration Committee and a non-independent member of the Nominating Committee.

**Resolution 9** is to re-appoint Professor Lim Pin. Professor Lim is an independent member of the Nominating and Remuneration Committees.

### Notes to Resolutions 10 and 11

**Resolution 10** is to empower the Directors to issue ordinary shares in the capital of the Company and to make or grant instruments (such as warrants or debentures or options, including options under the UOB 1999 Share Option Scheme ("Scheme")) convertible into ordinary shares, and to issue ordinary shares in pursuance of such instruments, up to an amount not exceeding in total 50 per cent of the issued shares in the capital of the Company, but with a sub-limit of 20 per cent for issue of shares other than on a pro-rata basis to shareholders ("General Mandate"). For the purpose of determining the aggregate number of ordinary shares that may be issued pursuant to the General Mandate, the percentage of issued shares in the capital of the Company shall be based on the number of issued shares in the capital of the Company at the time that Resolution 10 is passed, after adjusting for (a) new ordinary shares arising from the conversion or exercise of any convertible securities or share options or vesting of share awards which are outstanding or subsisting at the time that Resolution 10 is passed, and (b) any subsequent consolidation or subdivision of ordinary shares. A copy of the Regulations of the Scheme is available for inspection by shareholders during normal office hours at 80 Raffles Place, 4th Storey UOB Plaza 1, Singapore 048624 (Attention: The Company Secretary).

**Resolution 11** is to enable the Directors to issue any of the preference shares referred to in Articles 7A, 7B and/or 7C of the Articles of Association of the Company and/or make or grant offers, agreements or options that might or would require such preference shares to be issued at any time. The Directors will only issue such preference shares under this Resolution if they consider it appropriate and in the interest of the Company to do so.

BY ORDER OF THE BOARD

**Vivien Chan**  
Secretary

Singapore, 3 April 2006

**Notes:**

- (1) A member entitled to attend and vote at the Meeting is entitled to appoint not more than two proxies to attend and vote in his stead. A proxy need not be a member of the Company.
- (2) To be effective, the instrument appointing a proxy must be deposited at 80 Raffles Place, 4th Storey UOB Plaza 1, Singapore 048624 (Attention: The Company Secretary) not less than 48 hours before the time set for holding the Meeting.