

United Overseas Bank

Analysts' Briefing

Financial Year 2000

12 MARCH 2001

Panel Members



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- Kuek Tong Au EVP
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Delivering Results



NPAT

\$913m (1999: \$760m)

↑ 20.1%

ROE

14.1% (1999: 12.6%)

↑ 1.5% pt

Towards Our Vision



- ❖ Financial Targets
- ❖ Business Strategies
- ❖ Corporate Strategies

On Track : Financial Targets



1999

2000

Targets

12.6%

14.1%

To achieve **ROE**
→ 15% by 2002

Onshore: 84.8%
Offshore: 15.2%

Onshore: 84.0%
Offshore: 16.0%

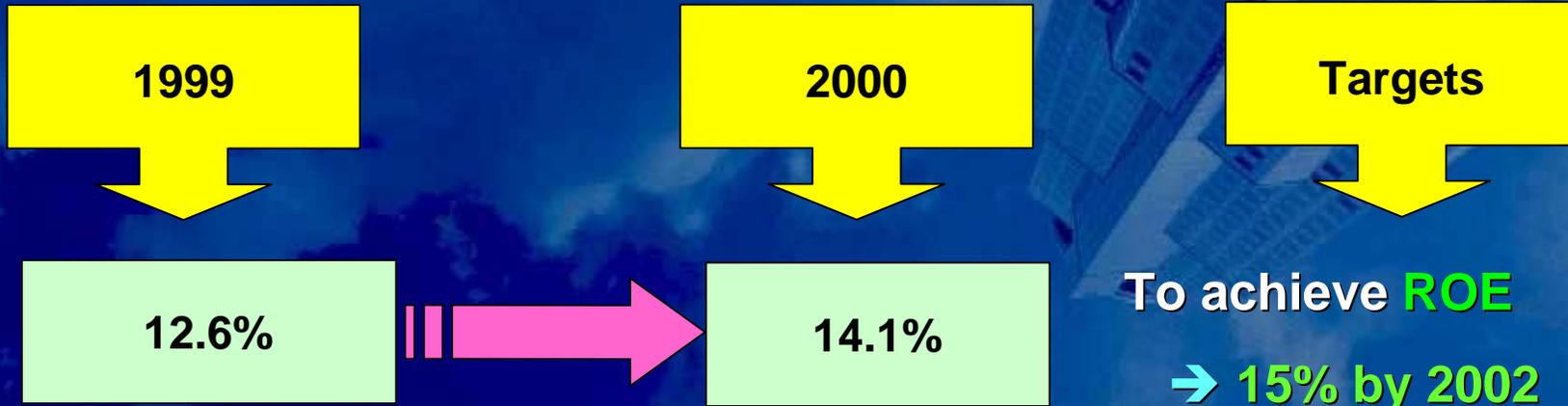
To achieve **profit contribution** by 2010
→ 50% onshore
→ 50% offshore (incl. ACU)

NII : 63.4%
Non NII: 36.6%

NII : 62.9%
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To achieve **income mix** by 2010
→ 50% from net interest income (NII)
→ 50% from non NII

On Track : Financial Targets



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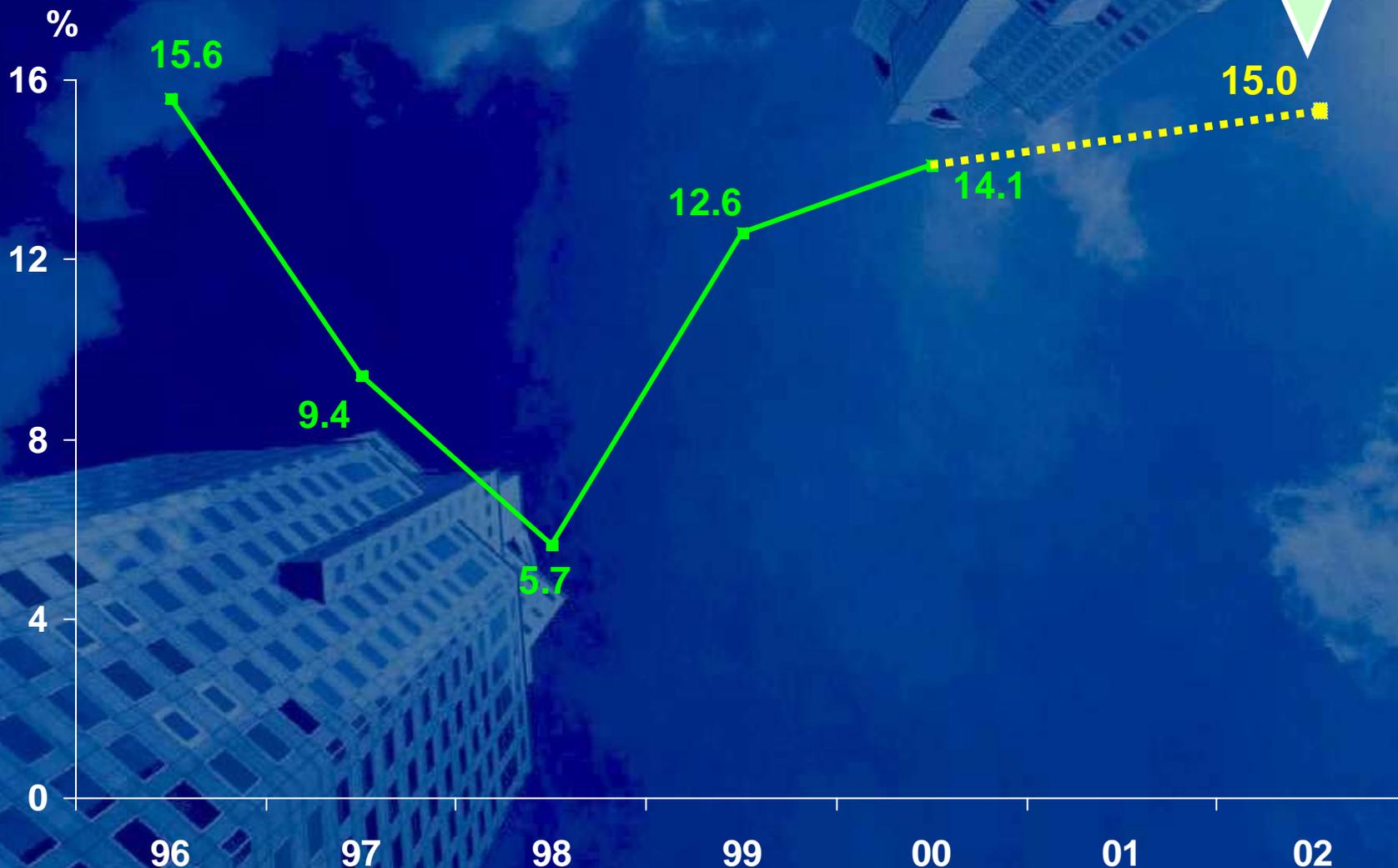
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ROE Continues To Improve



On Track : Financial Targets



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Implementing Business Strategies

Wholesale and Retail Banking

- ❖ Strengthening our niche in **wholesale and retail banking in Singapore**
 - Enhance leadership of retail markets
 - Dominate middle market corporates



Implementing Business Strategies

Investment Banking and Global Treasury

- ❖ Reinforcing strong presence in **fee-based business**

- ❖ Investment Banking
 - Forging strategic alliances
 - Enhancing asset and venture capital management, and capital markets

- ❖ Global Treasury
 - Innovating products and services
 - Expanding customer base beyond Singapore

Implementing Business Strategies



TCM

- ❖ Further developing our **Touch, Click and Mortar** banking model.
 - Delivering seamlessly for banking convenience



Implementing Business Strategies

Steady Regional Expansion

- ❖ Focus is ASEAN and Greater China
 - Growing through acquisition and organic expansion
 - Tailor-made approach
- ❖ Malaysia - building a strong franchise
- ❖ Rest of ASEAN
 - Tailor-made approach
- ❖ Positioned to capitalise on regional recovery

Implementing Business Strategies



Growing In Greater China

- ❖ Strengthening of investment banking
 - Strategic alliances and joint ventures
 - Fund management and venture capital
- ❖ Growing – organically and acquisitions

Underpinning Corporate Strategies



- ❖ Leveraging IT
- ❖ Risk Management
- ❖ Continual strengthening of management team
- ❖ Culture
 - Pragmatic and change oriented
 - Customer centric

Building a Premier Regional Bank



- ❖ Continued focus on retail banking
- ❖ Further growth in commercial banking
- ❖ Enhance strength in fee-based activities
- ❖ Expand regionally – focus on ASEAN and Greater China
- ❖ Flexible, pragmatic and change oriented culture
- ❖ Leading edge IT for banking convenience
- ❖ Building a premier regional bank in Asia Pacific



Building a Premier Regional Bank in Asia Pacific