



Leveraging IT - Banking Convenience

Recap on UOB IT Strategy



- ❖ Continue our “**Touch, Click & Mortar**” strategy
- ❖ Customer Centric in our delivery
- ❖ Leveraging IT to strengthen our core businesses

UOB eBusiness Update



- ❖ Revamp overall “look & feel”
- ❖ Bring together Products, Services, Lifestyle to our customers
- ❖ Reward our customers through e-loyalty program (e-UNI\$)
- ❖ Returning value to our customers



Review of UOB Online Services Usage



Item \ Period	1999	2000	Percentage
No. of Online Customers	420,000	520,000	23.8%
No. of Transactions	350,000	1,080,000	208%
Value (\$) of Transactions	\$2.39b	\$3.43b	43.5%

Leveraging IT - Treasury



❖ Key products delivered online are Commercial FX, FX Margin Trading and Currency Leverage Trading

❖ Continuous enhancement of functionalities and introduction of value-added services to satisfy customers' requirements



USD/JPY	USD/GBP	USD/CHF
108.372	116.869	111.000
108.359	116.793	110.910
108.359	116.818	110.835

EUR/USD	GBP/USD	CHF/USD
1.11220	1.18795	1.10400
1.1216	1.1900	1.1016
1.0880	1.1860	1.0989

USD/JPY	USD/GBP	USD/CHF
111.220	118.800	110.400
11216	11900	11016
10884	11864	10989

USD/JPY	USD/GBP	USD/CHF
111.220	118.800	110.400
11216	11900	11016
10884	11864	10989

IT Focus Going Forward



- ❖ **Customer Contact and Sales Management across delivery channels**
- ❖ **Risk Management**
- ❖ **Efficiency in back-office operations**

Group IT Operating Expenses

