



**United Overseas Bank Limited**

**Analysts' Briefing  
on Interim Results**

**7 August 2000**

**[www.uobgroup.com](http://www.uobgroup.com)**



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## Our Vision

**To be a Premier Bank in the Asia Pacific Region committed to Quality Products & Excellent Customer Service**

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## Financial Objectives

To achieve :

- » ROE of 15% per annum by 2002 and 20% by 2005
- » 50% of annual profit from outside Singapore by 2010
- » 50% of total income from non-interest income activities by 2010

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# Business Strategies

## SINGAPORE

- » Strengthen our niche in customer and product segments so as to increase market share
  - Enhancing leadership of consumer markets
  - Continue to dominate middle market corporates
  - Reinforce strong presence in fee-based activities

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# Business Strategies

## SINGAPORE

- » Further develop our Touch, Click & Mortar banking model
  - Exploit Internet to grow banking and e-commerce business
  - Step up e-banking R & D

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# Business Strategies



## SINGAPORE

- » JV and strategic alliances with financial institutions especially in the area of investment banking

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# Regional Expansion Strategy



- » Focus is ASEAN and Greater China
- » Opportunity is to capitalise on the recovery stage of the regional economies and acquisition opportunities being made available
- » Approach tailor-made to individual markets, exploiting existing strengths and expertise in Singapore

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## Regional Expansion Strategy

- » To increase our non-interest income, we are expanding our investment banking activities into the Region and Greater China

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## Business Strategies

### MALAYSIA

- » Increase market share in consumer and middle markets
- » Strengthen investment banking and treasury activities
- » Build IT infrastructure for new e-commerce and e-banking opportunities

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# Business Strategies

## THAILAND & PHILIPPINES

- » Consumer banking
  - Grow credit card and housing loan business
- » High-end corporate banking
- » Treasury activities

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# Business Strategies

## GREATER CHINA

- » Increase market share in wholesale lending
- » Strengthen investment banking activities (fund management and venture capital)
- » Grow through acquisition of banks

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## Corporate Strategies

*Business strategies are underpinned by a solid foundation of systems and structures;  
UOB's corporate strategies:*

- » To leverage IT to strengthen our core competence in two areas:
  - Improve distribution channels and processes
  - Data management to support marketing activities

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## Corporate Strategies

- » To continually strengthen professional management team
- » To continue to develop an environment of ownership, entrepreneurship and service culture

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# Corporate Strategies



## Risk Management

- » Enhance focus on risk management, particularly as we are expanding into the region

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# Building A Premier Regional Bank



## Build a competitive regional bank :

- » Strength and depth of management
- » Responsive and change-driven staff
- » Building quality assets
- » Continuous product development and enhancement
- » Use of IT to satisfy customers' needs

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