



Leveraging on IT

First Half 2001 Results Presentation

August 3, 2001



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- Continue our “Touch, Click & Mortar” strategy
- Strengthening IT Architecture & Infrastructure
- Joining Forces of UOB & OUB IT

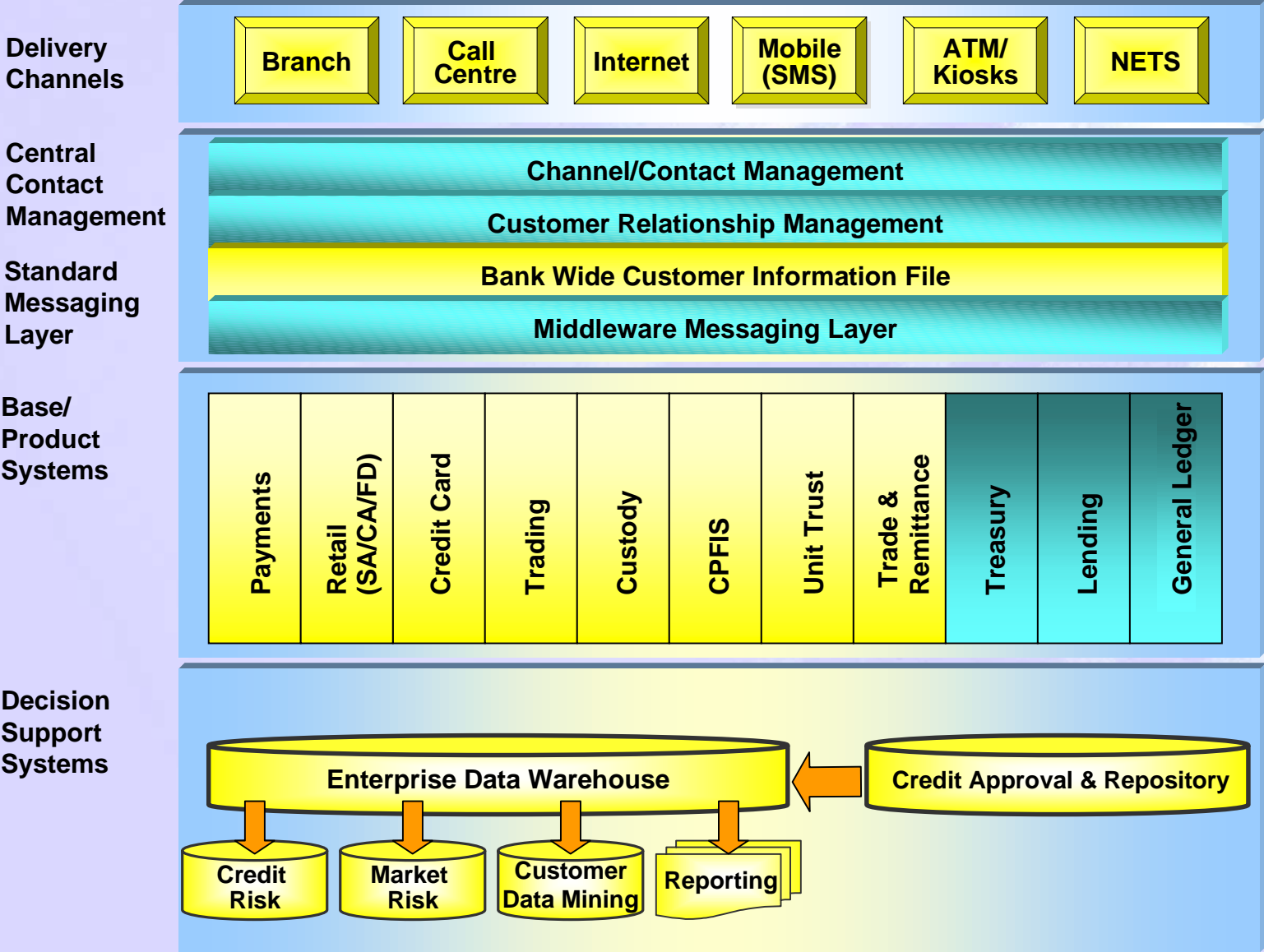
UOB eBusiness Update

Review of UOB Online Services Usage

Item \ Period	1999	2000	2001- Half Year (Jan – Jun)
No. of Transactions	350,000	1,080,000	950,000
Value of Transactions (SGD)	\$2.39b	\$3.43b	\$2.09b

Transactions continue to grow and usage has increased tremendously

Strengthening IT Architecture & Infrastructure



Joining Forces of UOB & OUB IT

IT Synergy

- UOB/OUB share similar backend platforms in key systems
- Integrate to one system
- Leverage on UOB's IT investment
- Data Warehousing and Credit Decision Systems for business synergies