

Building a Premier Regional Bank

2001 Results Presentation

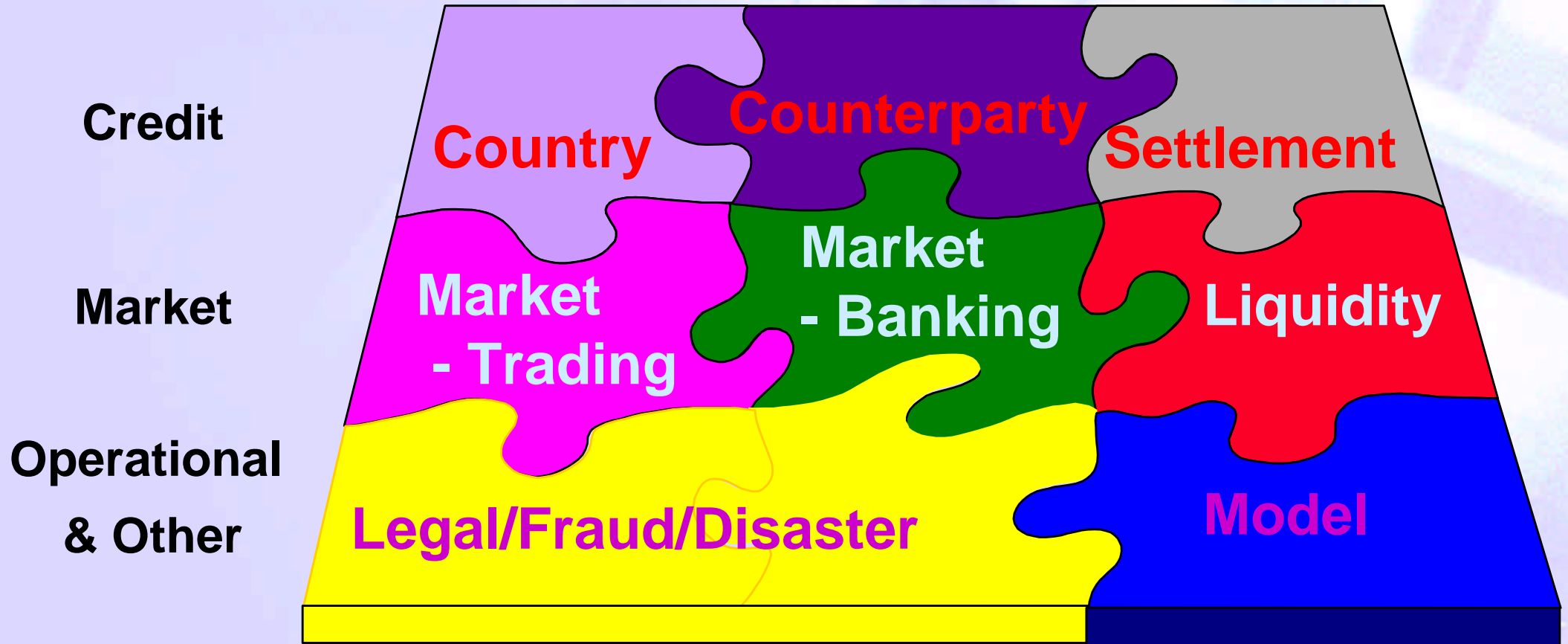
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Taxonomy of Risks



UOB Group takes on a complex range of risk exposures in the course of its operations....

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Risk Management Process



....requiring a well-defined process for managing risk exposure.

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UOB Risk Corporate Governance



formulate, review & approve policies & strategies on.....

- credit risk
- counterparty risk
- country risk

- balance sheet structure
- liquidity needs
- trading activities

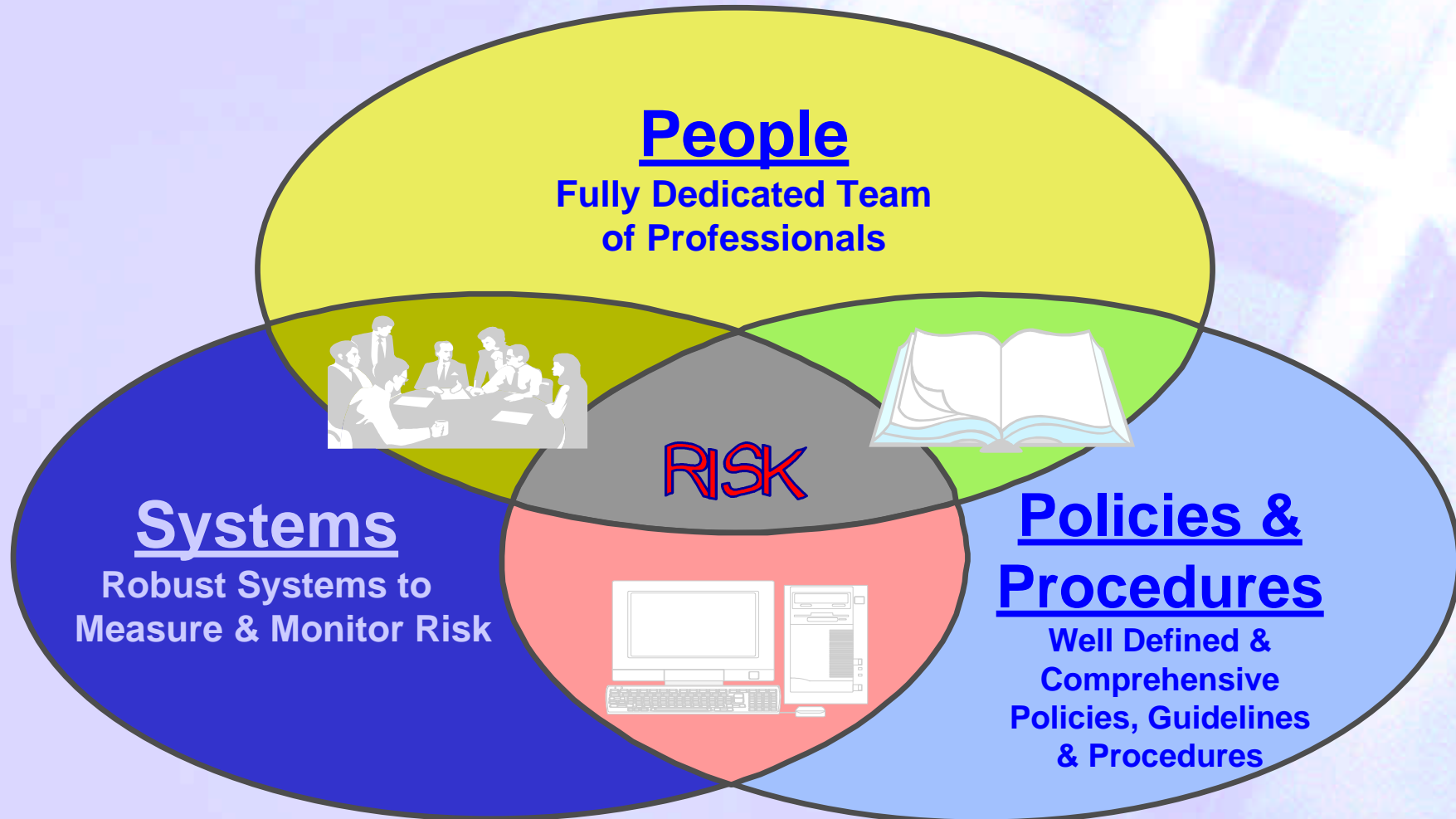
- investment
- management of funds

- operational risk matters
- business activities
- financial matters

UOB Group has a strong & independent governance structure with clear lines of responsibility for managing risk exposures.

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Risk Management Infrastructure



Day-to-day risk management is performed by a dedicated team of professionals based on well-defined policies and procedures, and supported by robust systems.