






UOB Engage: Connecting the Dots

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Varying Levels of Disruptions for Banks

Banking Space	Level of Disruption	Examples of Disruptive Technologies
 Consumers		Mobile Cloud
 Small Businesses		Big data analytics Internet of things Robo-advisor
 Medium Enterprises		Near field communication Cryptocurrencies Cross-border payments
 Large Corporates		Peer-to-peer lending Crowdfunding

Disruption is Real for Corporates

Challenges posed in the digital age

What is the future for traditional brick-and-mortar businesses?

Taxi Supermarkets
Companies Redmart
VS. Grab
Hotels AirBnB Uber

Traditional businesses are compelled to **transform, automate** and **go global** to remain competitive.

How do our customers' needs evolve with the times?

Customers are increasingly tech-savvy, sophisticated and global.

Their needs have evolved **beyond pure banking.**

How does UOB remain 'Right By You'?

UOB connects the dots for mid-large caps

Remain Committed

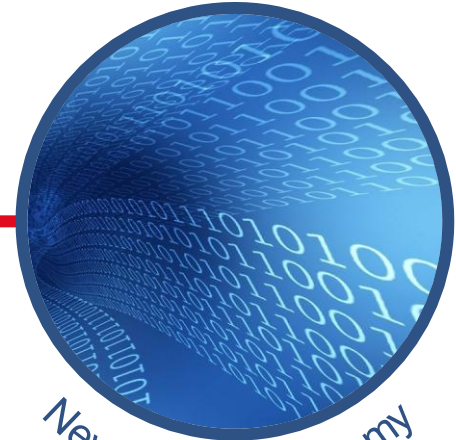


Traditional Economy

- 1 Building an ecosystem to capture high-tech high-growth companies
- 2 Building connectivity with key industry players



Actively Engage



New Digital Economy

Companies can Rely on UOB's Ecosystem



UOB Builds Connectivity for Customers

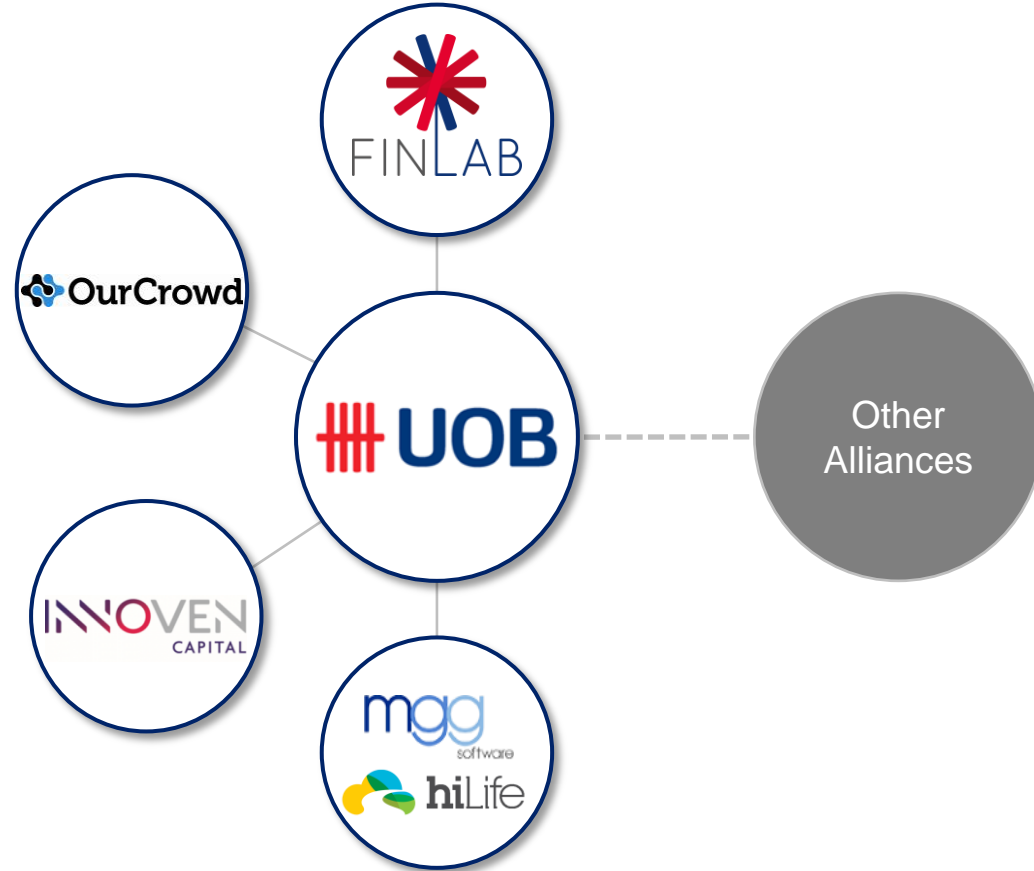


MCSTs & Home Owners



Schools & Parents

Ecosystem & Connectivity: More to Come



Thank You

