



大華銀行
UNITED OVERSEAS BANK

United Overseas Bank Limited, Head Office
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www.uobgroup.com

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Securities & Exchange Commission
Division of Corporate Finance
Room 3094(3-6)
450 Fifth Street, N.W.
Washington, DC 20549
USA

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MEMBER'S VOLUNTARY WINDING UP OF SUBSIDIARY

Dear Sir

We enclose a copy of our Announcement dated 20 November 2002 in regard to the above matter for your information.

Yours faithfully
for UNITED OVERSEAS BANK LIMITED

Leo Hee Wui
Assistant Secretary

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MEMBER'S VOLUNTARY WINDING UP OF SUBSIDIARY

Singapore, 20 November, 2002 – United Overseas Bank Limited (“UOB”) wishes to announce that ICB Finance Limited, a wholly owned subsidiary of UOB in Hong Kong, has commenced member's voluntary liquidation. The liquidation is part of the ongoing rationalisation of the operations of the UOB group of companies.

Vivien Chan
Company Secretary
United Overseas Bank Limited

20 November 2002