

大華銀行
UNITED OVERSEAS BANK

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Our ref: ANN2002'03/UOB2003/UOB-A01/atl

7 January 2003

File No. 82-2947

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 AND
DE-REGISTRATION OF SUBSIDIARIES**



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Dear Sir

We enclose a copy of our Announcement dated 7 January 2003 in regard to the above matter for your information.

Yours faithfully
for UNITED OVERSEAS BANK LIMITED

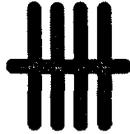
Leo Hee Wui
Assistant Secretary

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UNITED OVERSEAS BANK LIMITED
(Incorporated in the Republic of Singapore)

**MEMBER'S VOLUNTARY WINDING UP AND
DE-REGISTRATION OF SUBSIDIARIES**

Singapore, 7 January 2003 – United Overseas Bank Limited (“UOB”) wishes to announce that its wholly-owned subsidiaries, Overseas Union Realty Services Pte Ltd has commenced member’s voluntary liquidation, and OUB (Australia) Securities Pty Ltd and OUB Australia Nominees Pty Ltd have been de-registered. The liquidation and de-registration are part of the ongoing rationalisation of the operations of the UOB group of companies.

Vivien Chan
Company Secretary
United Overseas Bank Limited