

OCBC Group Wealth Platform

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Chief Operating Officer
07 September 2015

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Agenda

1

Consumer Business Transformation

2

OCBC Wealth Platform: OCBC + BOS

3

Innovation

4

Conclusion

Business Transformation



2010

Business Transformation



Business Transformation

Orchard Gateway, Singapore

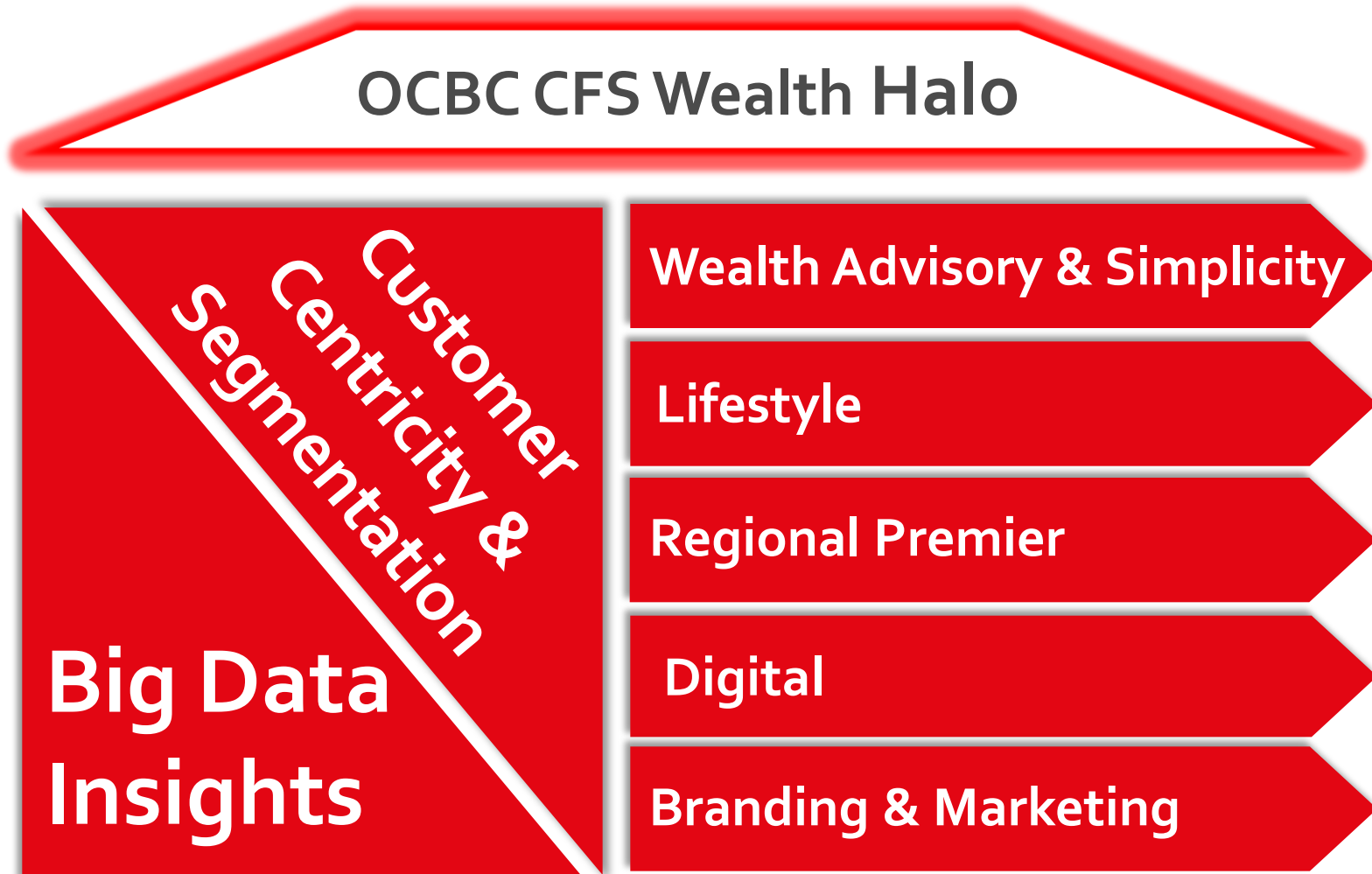


Business Transformation

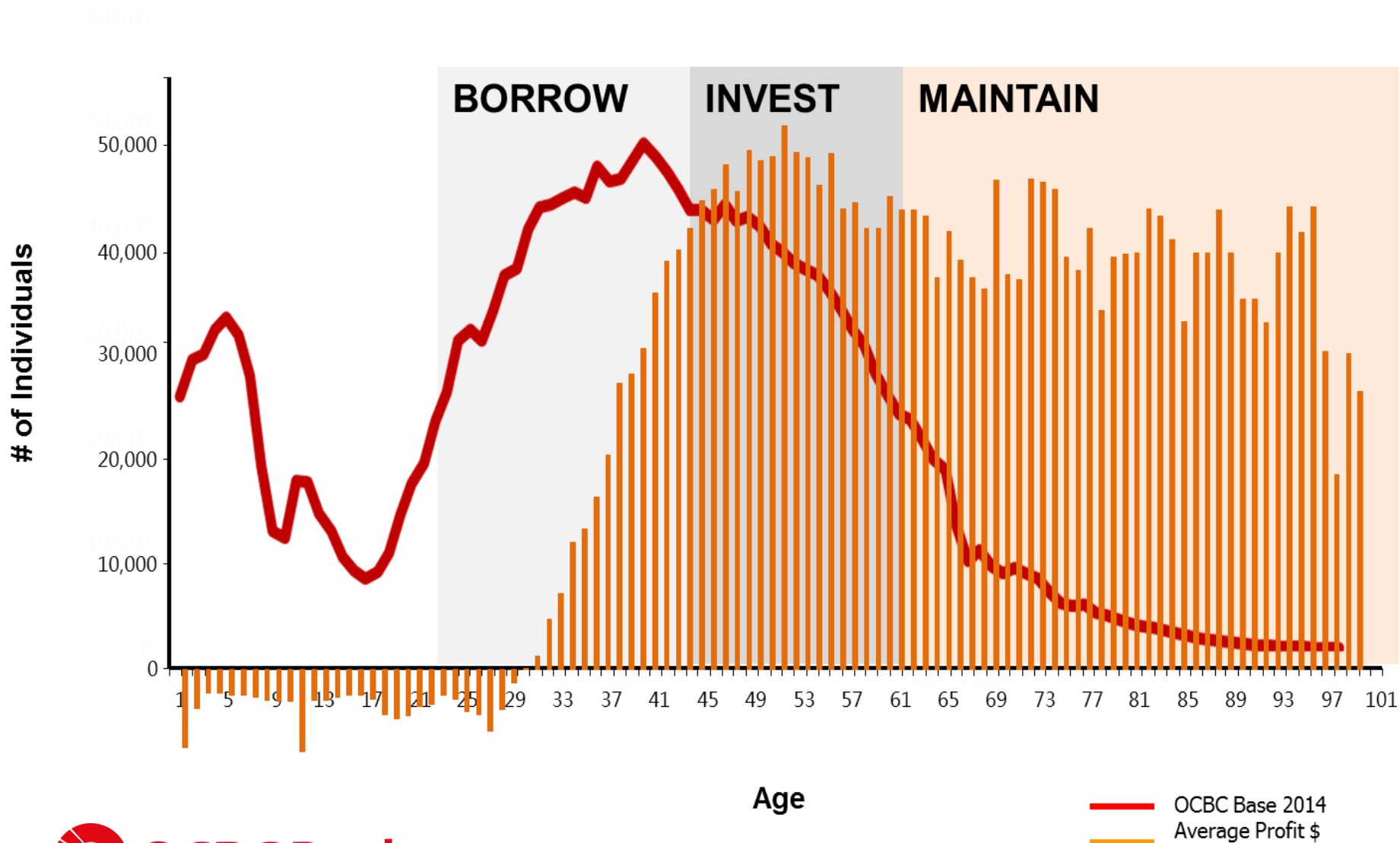
Orchard Gateway, Singapore



Consumer Bank Strategy



Customer Segmentation



Customer Segmentation

Mass is a four letter word

Youth & Students

Mature Families

New to Workforce

Active Aging

Young Families

Retirees

Moving towards Customer Centricity

		WM	GLF	CSL
Premier Segment	Premier Private Client Premier	Discretionary Funds Portfolio Wealth Advisory	Affluent Credit Cards	Premier Mortgages UL Financing Leveraged Financing
Personal Banking Segment	Youth Family Emerging Affluent	FRANK Account Wealth Products	Cards PLUS! FRANK Study Loan	Home Loans Car Loans Reno Loans

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OCBC Wealth Platform

Comprehensive Wealth Management platform comprising of Banking, Insurance, Brokerage and Asset Management business



One of the largest and most respected Asian banks

- Consumer retail operations in Singapore, Malaysia, Indonesia and Greater China with more than 440 branches and 56 premier centres



Dedicated private bank headquartered in Singapore

- Representative offices in London, Dubai, Philippines and branches in Hong Kong and Singapore



One of the leading securities brokerage firms in Singapore

- Full brokerage services for securities, derivatives and leveraged foreign exchange trading



Oldest & most established insurance group in Singapore and Malaysia

- About 4.7 million policyholders
- Leading market positions in Singapore & Malaysia



One of the largest asset management firms in Southeast Asia

- About S\$36 billion assets under management

OCBC Wealth platform

- › Provide **consistent investment views and ideas** to all wealth channels
- › Better coordinate product providers in view of **delivering superior advisory**
- › Maximize usage of group resources
- › Offer more cross-entity career opportunities

Product Manufacturing

Great Eastern

Lion Global

Global Treasury

OSPL

OCBC Capital Markets

Third Parties

Wealth Management Group

Bank of Singapore -
Product Management
Group

GCFS – Product
Management Group

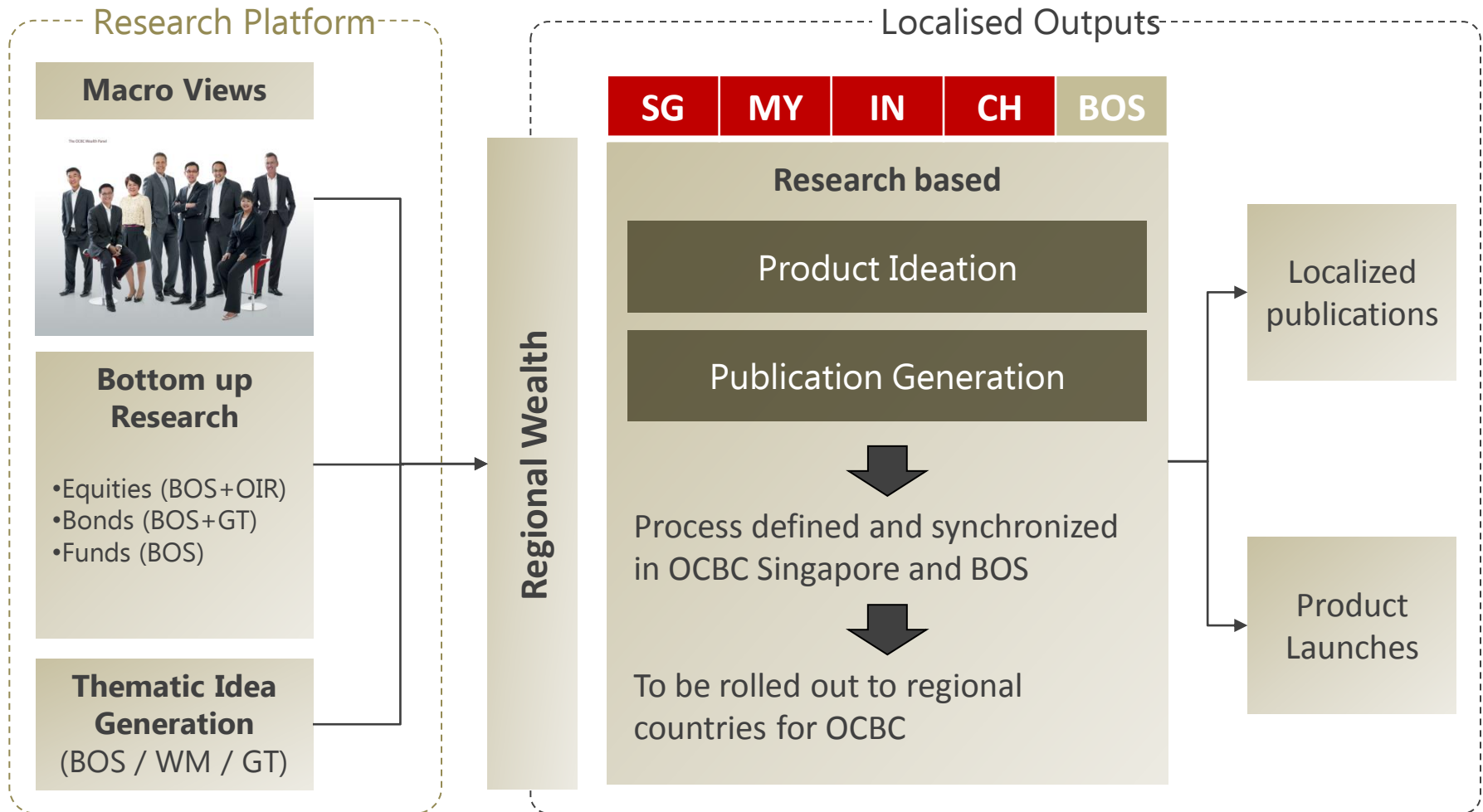
BOS and OCBC
Investment Research

Brands/Channels



OCBC Wealth platform

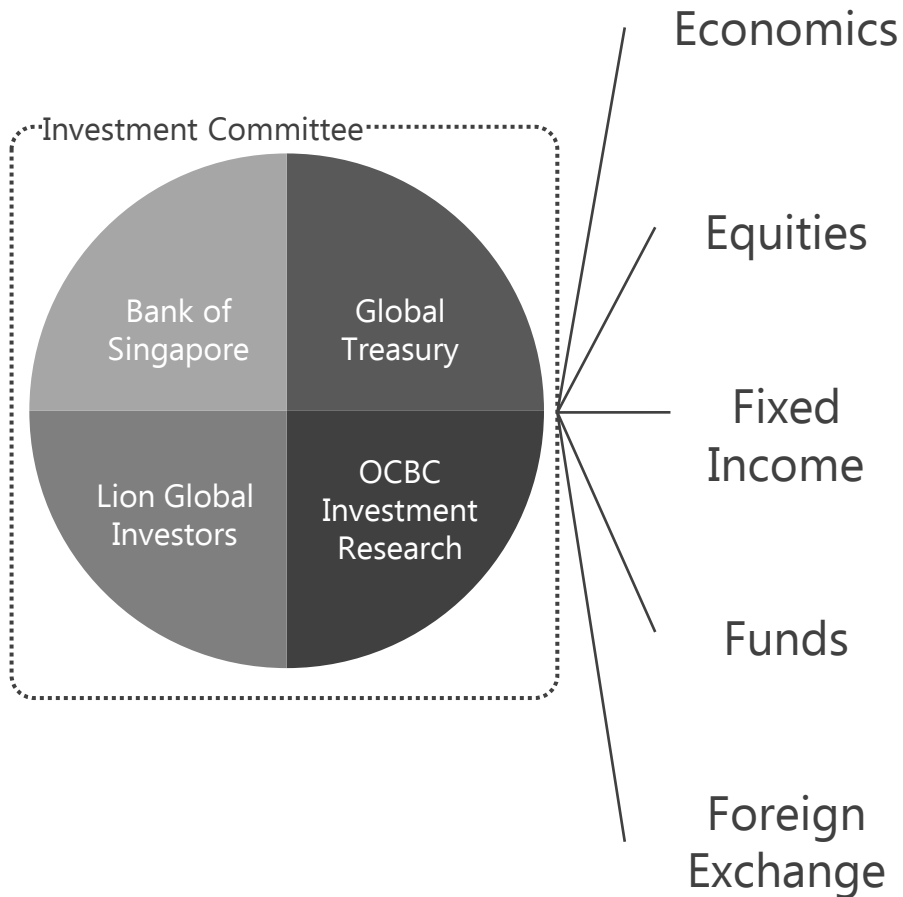
Harmonized the product selection process, always supported and aligned with research



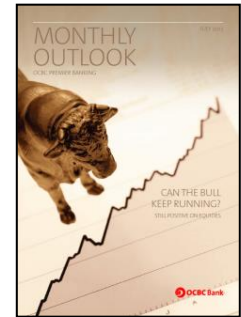
OCBC Wealth platform

Giving group access to research on more than 700 securities

Research Platform



- › 40 investment and research analysts
- › Research coverage of over 700 securities and 31 currencies
- › Model portfolios
- › No duplication of coverage within entities



Time to BUY Time to SELL



PERSONAL WEEKLY OUTLOOK



Top Investment Ideas (26 May - 1 Jun 2014)

Foreign Exchange

Buy U.S. dollars
Greenback well supported

Underlying momentum remains positive for the dollar in the longer term, with continued tapering by the Fed and improving economic outlook.

[Find out more](#)

Bonds

Buy Overseas Education Limited
5.2% 17 April 2019

OEL, a private foreign school in Singapore, seeks to expand its capacity to support the onward growth for the education business.

[Find out more](#)

Funds

Buy equity income fund
BlackRock Global Equity Income Fund

The Fund's defensive strategy results in lower volatility compared to the broader market, generating decent returns for investors.

[Find out more](#)

Dual Currency Returns

AUD → USD DCR
Strike at US\$0.9280 level

The AUD is likely to decline given an overall drop in foreign capital flows into Australian assets.

[Find out more](#)

Equities

Buy Global Logistic Properties ELCI
At 98% strike level

The company has a healthy balance sheet, boosted by positive leasing momentum in both China and Japan.

[Find out more](#)

[Email us to find out more](#)

[Call us at 1800 PREMIER \(773 6437\)](#)

OCBC Wealth Panel

Unified House view and marketing visibility for OCBC Group

The OCBC Wealth Panel



From left to right

Mr Michael Tan, **Senior Investment Counselor**, Wealth Management Singapore - OCBC Bank

Mr Hou Wey Fook, **Chief Investment Officer**, Bank of Singapore

Ms Tan Siew Lee, **Head, Wealth Management Singapore**, OCBC Bank

Ms Carmen Lee, **Head of OCBC Investment Research**, OCBC Bank

Mr Marc Van de Walle, **Head, Group Wealth Management**, OCBC Bank and Chairman, OCBC Wealth Panel

Mr Vasu Menon, **Vice President, Wealth Management Singapore** - OCBC Bank

Ms Selena Ling, **Head of Treasury Research & Strategy**, OCBC Bank

Mr Richard Jerram, **Chief Economist**, Bank of Singapore

OCBC Wealth Platform - Synergies

Delivering innovative products and services to manage customers' finances and grow their wealth



Lion-Bank of Singapore
Emerging Market Bond Fund

Launched @
> US\$600M



Lion Global Singapore
Dividend Equity Fund

Launched @
> S\$80M



**No 1. in
Bancassurance**

Leading market share for the
last 14 years



Lion-OCBC
Capital Asia Fund I

Launched @
> US\$200M



Connectivity

OCBC Singapore

OCBC Malaysia

OCBC NISP

OCBC Wing Hang

Bank of Ningbo



- **Global network** of over 100 intermediaries and counterparties
- Access to a **wide range** of investment products and solutions
- Backed by reliable, unbiased and **consistent advice**
- Supported by teams of **experienced investment specialists** covering different asset classes.
- **Open Architecture:** Best-in-Class Products and Solutions

OCBC Consumer Banking

Affluent Banking

OCBC PREMIER PRIVATE CLIENT

OCBC PREMIER BANKING



Goal Based Advisory



Retirement



First Home



Children's Education

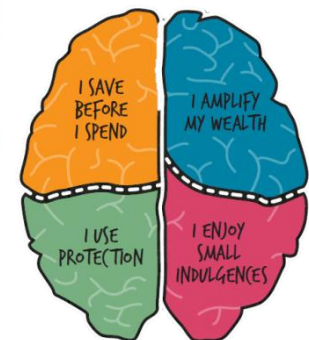


Debt Free

Personal Banking



Financial Literacy



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Customer Experience

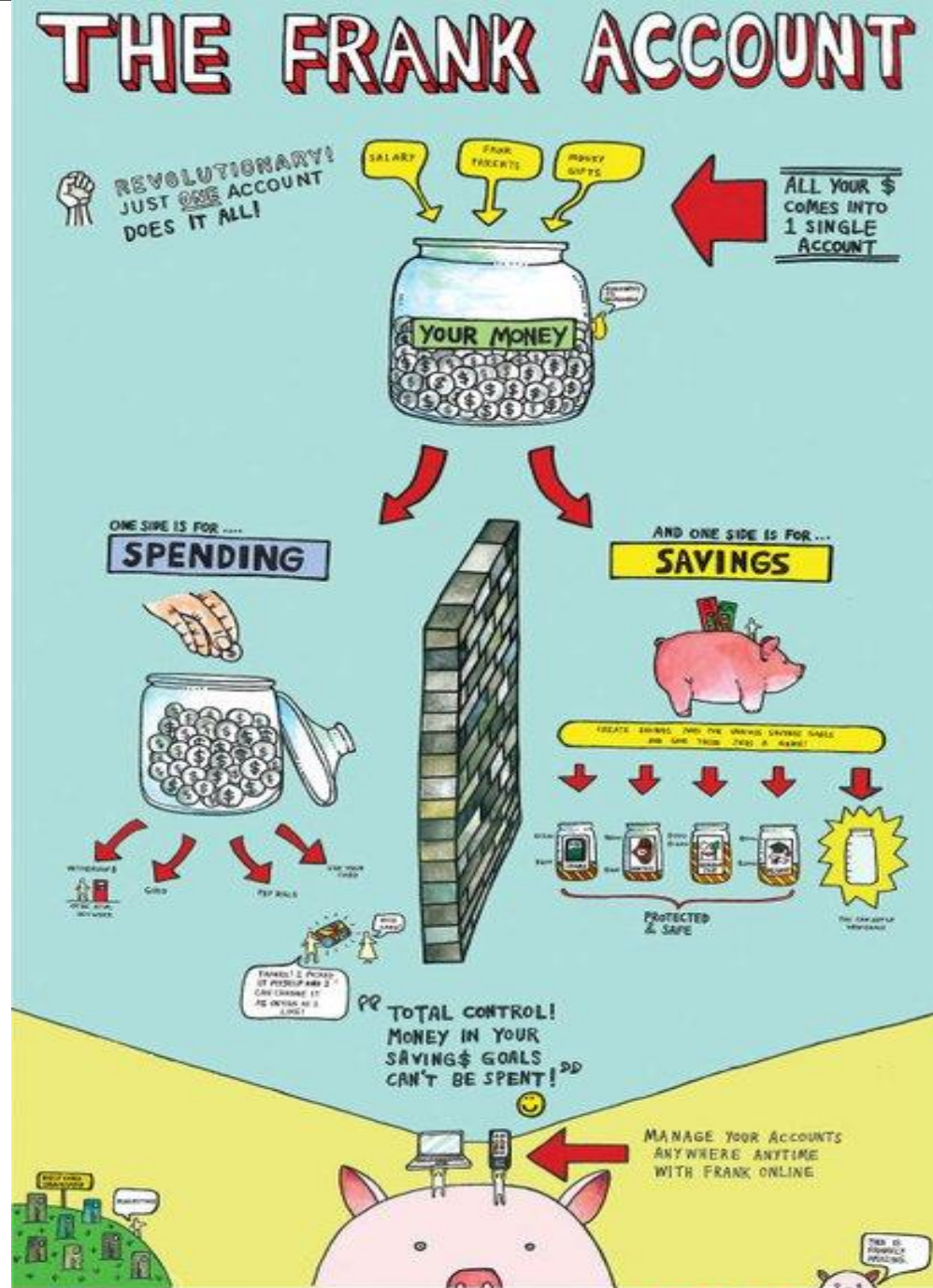
Understanding customer's requirements and pain points

Customer
Insights

Experience
Design

The FRANK Account

- Separate spending \$ & saving \$ (ONE account)
- No monthly fall below fee for < 26 years old (letter of notification on turning 26)
- Manage money using online & mobile banking



OCBC 360 Account and 365 Card

THE OCBC 360 ACCOUNT JUST GOT BETTER

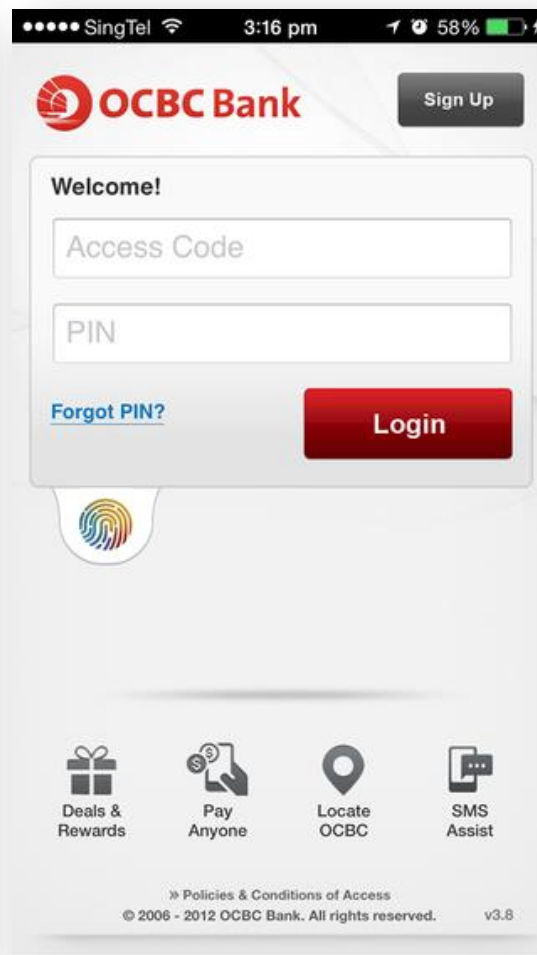
With more ways to earn bonus interest, your money can do more in the OCBC 360 deposit account.



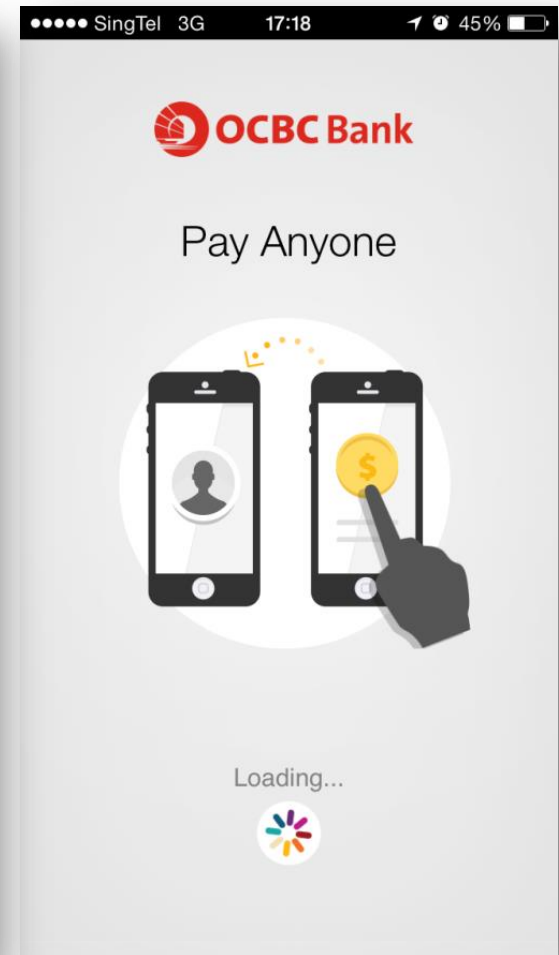
Digital



Money In\$ights



One Touch



Pay Anyone



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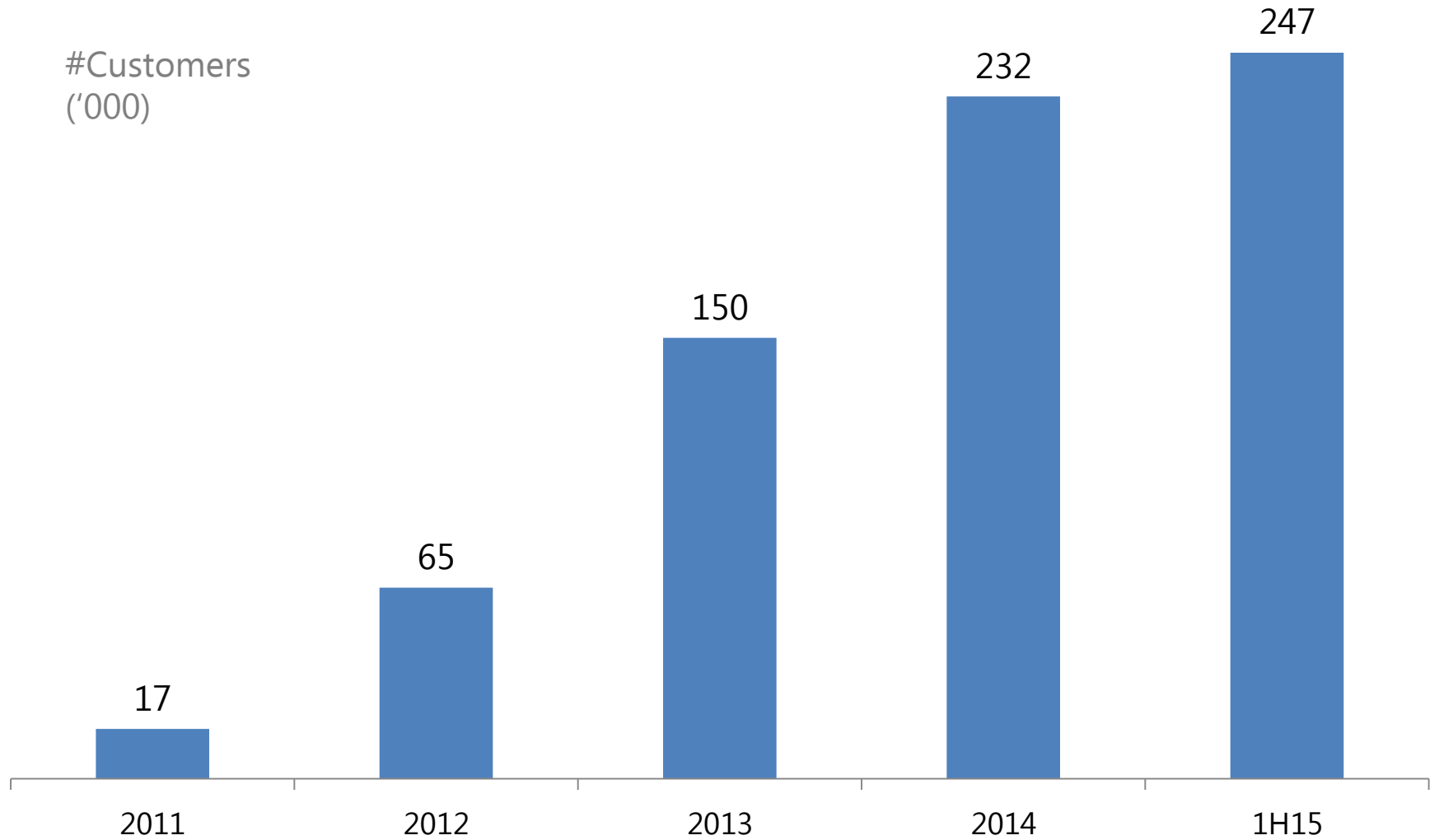
Innovation

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FRANK

#Customers
('000)



Online and Mobile Banking Active Customers

#Active Customers

CAGR 2010-14

29%

CAGR 2010-14

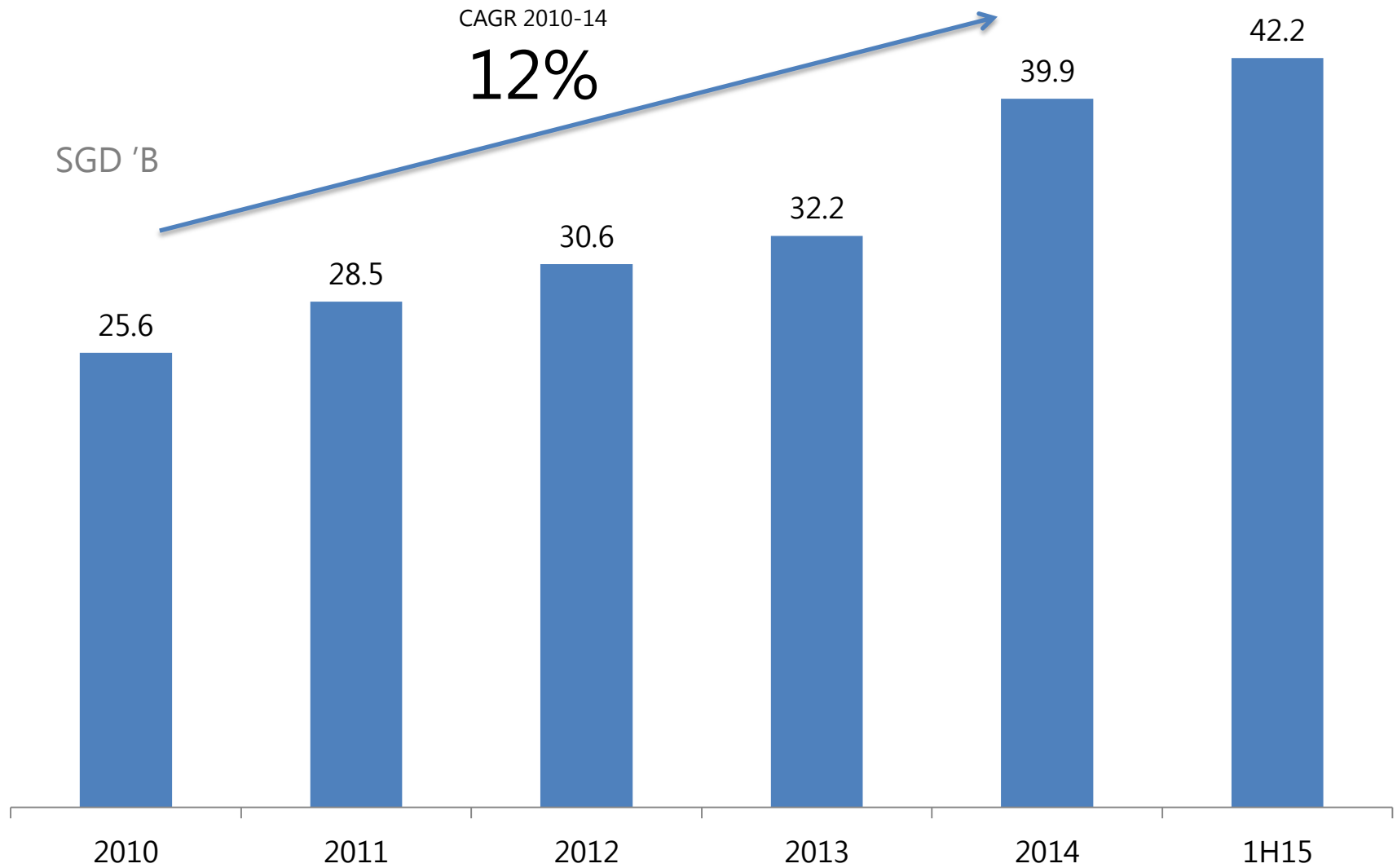
96%

◆ Online Banking
■ Mobile Banking

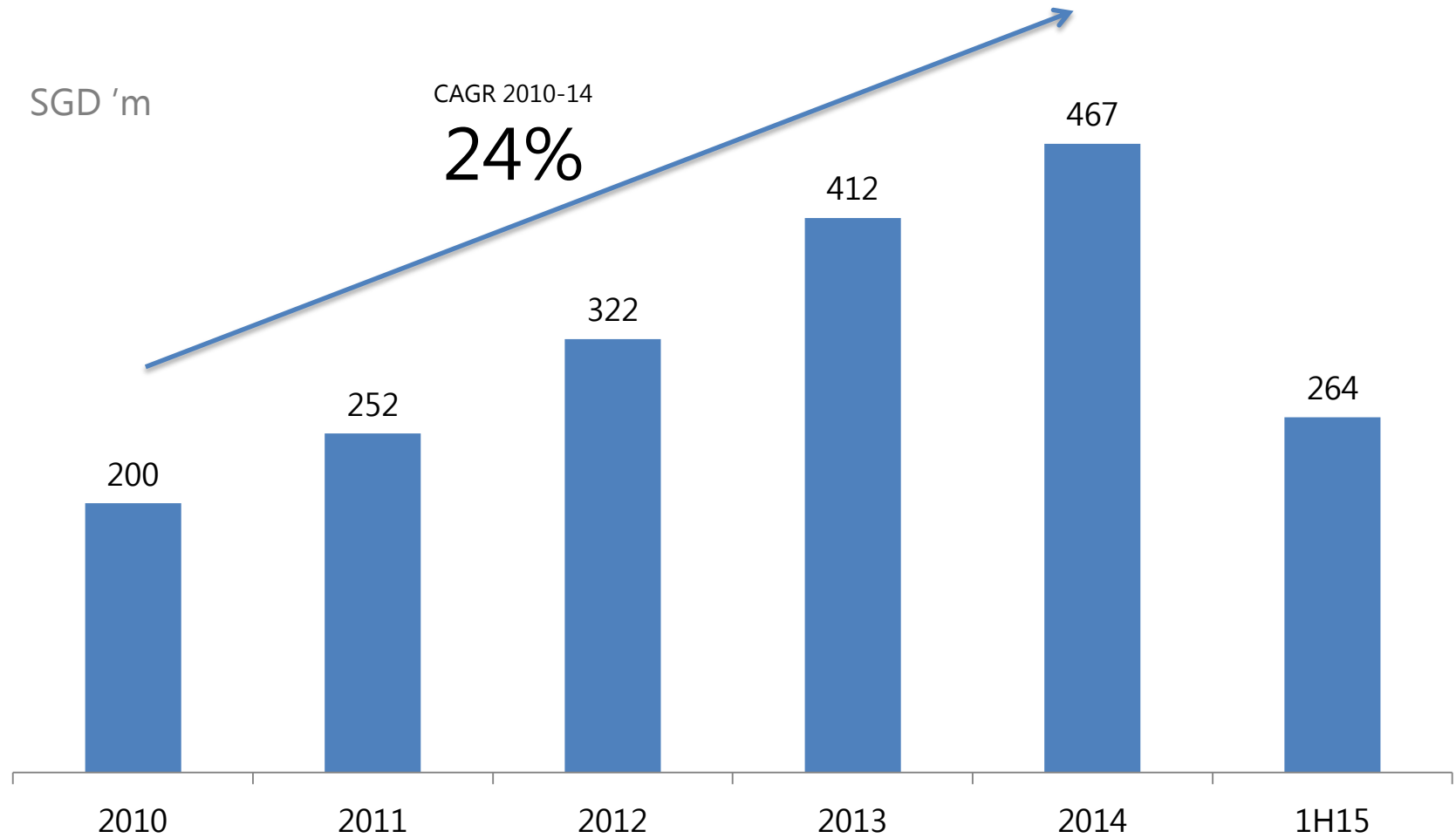
2010 2011 2012 2013 2014 1H15



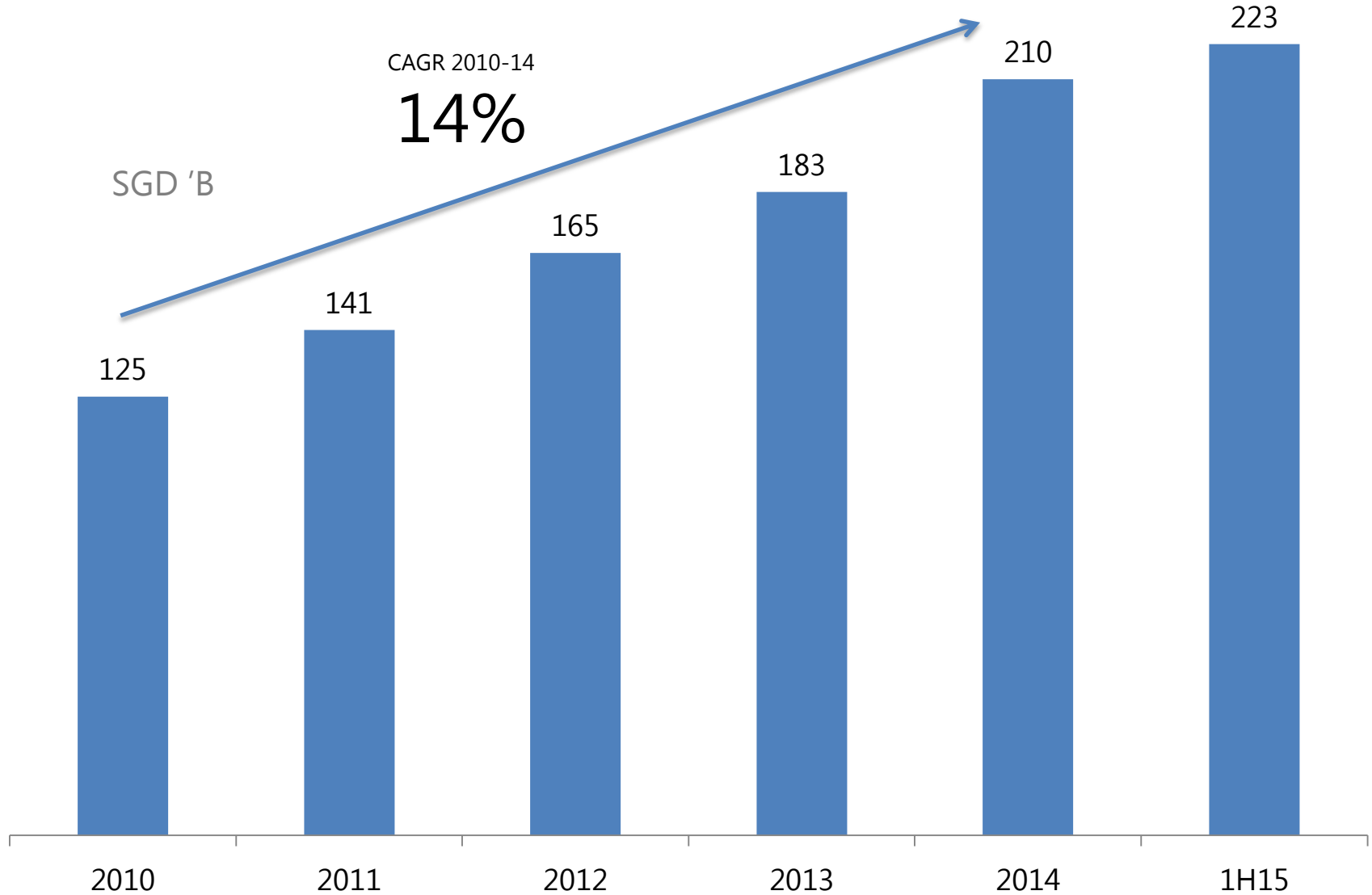
Savings deposits balance growth



Wealth Management Fee Income



OCBC and BOS EAB



Conclusion

Megatrends



Fintech



Evolve

OCBC PREMIER BANKING

Thank you

