

At the Singapore Children's Society 60th Anniversary Gala Dinner held in November 2012, we were presented with a token of appreciation of our ten-year support for the children. Prime Minister Lee Hsien Loong presented the token to our Chairman, Dr Cheong Choong Kong (second from right) and our Group CEO, Samuel Tsien (first from right).

CARING FOR OUR COMMUNITY

We have been giving back to the communities in which we prosper in as many ways as we can. Our community initiatives are centred on two themes – nurturing children and young adults, and promoting education.

In Singapore, we continued to support the Singapore Children's Society ("SCS") as our Community Partner, a role we have held since 2004. By the end of 2013, our contributions to the SCS will amount to a total of S\$5 million. Most of our donations helped to cover the costs of running programmes to develop the children's emotional, intellectual, social and physical skills. The rest went towards funding the operating costs of running Sunbeam Place. Located in Hong San Terrace, Sunbeam Place is a stay-in facility that offers a safe and home-like environment for more than 70 abused and neglected children aged between two and 18 years. In recognition of our years of support in the form of cash donations and our employees' volunteer efforts, the SCS presented its top philanthropy award – the inaugural Koh Eng Kheng Benefactor Award – to us in September 2012. In China, our philanthropic effort has been centred around the Shanghai Soong Ching Ling Foundation ("SSCLF"). It is a partnership we started in 2007, shortly after we locally incorporated OCBC China. Through the SSCLF, we offer financial assistance to needy students to pursue their studies through the Shanghai Soong Ching Ling Scholarship ("SSCLS") under the SSCLS-OCBC Fund. As at the end of 2012, we had helped a total of 448 needy students across different parts of China to pursue their studies. Over the years, the demand for scholarships has declined because the Chinese government waived the school fees for primary and middle school education. Furthermore, as the Chinese economy progresses, children in most families are now well provided for and require less financial assistance. Bearing this in mind, we redirected the focus of our community efforts to a neglected segment - the children of migrant workers who come from the outlying provinces of China to work in the bigger cities.

To help the children of these migrant workers gain confidence and learn relevant life skills, we developed a programme – the OCBC China Little Debate – in 2011. We channelled part of our donation





to SSCLF to training selected children from 12 schools that are attended by children of migrant workers, for a series of inter-school debates. Over an eight-week period, the children were taught skills in critical thinking, presentation and delivery before participating in various rounds of debates. The top two teams that emerged from the final round of the OCBC China Little Debate visited Singapore with their teachers as part of their reward. Among other things, they attended English and Mathematics classes with students from Holy Innocents' Primary School, and visited the Bank's main branch at the OCBC Centre to understand the day-to-day operations in a branch. The highlight of the trip for the children was the opportunity to cycle in the Mighty Savers Kids' Ride at the OCBC Cycle Singapore 2012.

In 2012, 140 children from 16 schools participated in the second instalment of OCBC China Little Debate. The winning teams were selected in November 2012 in the final round of debates held at the Singapore Consulate-General in Shanghai. The children and their teachers will be visiting Singapore in April 2013 as part of their reward. Following the success of the first and second runs of the

OCBC China Little Debate, we announced a six-year partnership with the SSCLF to develop the OCBC China Little Debate as a community platform to help the children of migrant workers in Shanghai.

STAFF DONATIONS

In Singapore, apart from our corporate donations, our employees also helped to raise funds for several charities. The SCS received close to \$\$3,000 that was raised by colleagues from our Global Corporate Bank division through the sale of second-hand items at the SCS Walk for Our Children event.

Our colleagues from our Group Human Resources division continued to support The Straits Times School Pocket Money Fund ("STSPMF") in Singapore with a donation of S\$23,000. The amount was raised through contributions received from their performance of the traditional Lunar New Year Lion Dance at various OCBC and Great Eastern departments. The division raised another S\$60,000 through its annual Food Charity Fair for the children of the St Andrew's Autism Centre.



Our Group Treasury and Investment Banking divisions raised S\$100,000 by holding an auction at their combined Dinner and Dance. The funds were donated to ChildAid 2012, an annual charity event organised by the Singapore Press Holdings to raise funds for the STSPMF and The Business Times Budding Artists Fund.

In October 2012, colleagues from our Group Operations & Technology division in Singapore and Malaysia travelled to Perak, Malaysia to undertake a community development initiative at Kampong Pos Slim Village. The 70-strong team worked with the villagers to build a community hall and amenities. The volunteers also distributed essential food items to 70 Orang Asli families, and served meals to the villagers. The project was funded by money raised at a food fair organised by the division.

Our staff volunteers from our China subsidiary held the OCBC China Day on 22 September 2012, where they sold homemade cakes, second-hand books and toys, and brand new items such as bags, tea and wine to raise funds for the SSCLF. The total amount raised was donated to the Foundation.

STAFF VOLUNTEER PROGRAMME

In 2012, we expanded our staff volunteer programme to accommodate employees who have a heart for causes other than helping under-privileged children. We added five new categories – families (including the elderly), education, the environment, cycling and humanitarian efforts – to the programme. The change was the result of feedback from employees who wanted to reach out to the wider community, in addition to volunteering with the SCS and associated activities. Employees who volunteered during their usual work hours were given time off, up to a maximum of one working day per year.

With the change in our staff volunteer programme, we saw an increase in volunteer activities within OCBC and across geographies. In Singapore, 1,600 employees spent 8,000 hours engaging in community work in 2012, an increase from 600 employees who contributed 1,300 hours in 2011. The number of events organised increased three-fold, compared to 2011.



Our employees continued to volunteer at the SCS, organising activities ranging from a graffiti-painting session at Sunbeam Place, art and craft lessons to hone the children's creative talents, prawning excursions and educational visits to the park, to sporting activities such as bowling and kite-flying.

We work with the South East Community Development Council ("SECDC") to engage families and the elderly. In 2012, more than 260 staff volunteers spent 888 hours interacting with elderly residents living in rental flats in Chai Chee and Dakota Crescent. We helped them clean and paint their homes, had meals with them, and distributed daily necessities. Because of our repeated visits to the same estates, the residents even began to recognise our volunteers.

In 2012, we started a mentorship programme for at-risk youth, partnering Regent Secondary School in Choa Chu Kang. Aimed at helping students who need direction on their career choices as well as motivation to do well at school, the programme involved students interacting with our volunteers, and shadowing them at work over a three-day period. Through the close interaction with their mentors, the students gained a better understanding of the values of integrity and team work, and appreciated the importance of studying. Volunteers from the Global Corporate Bank division shared with the students their personal stories of succeeding despite their family circumstances. The team also taught the students the importance of good values such as punctuality, respect and integrity, through a skit.

We continued our support for Willing Hearts, a 100% volunteer-based non-profit organisation that operates a soup kitchen which supplies simple and nutritious meals to more than 2,500 needy families in Singapore daily. Our staff volunteers have been helping out at the soup kitchen since late 2011. To date, 880 volunteers have contributed 4,700 hours in the preparation and delivery of food to these families. Volunteers from the Global Consumer Financial Services division also raised S\$33,000, to purchase better quality food supplies for the beneficiaries.

Corporate Social Responsibility

In Malaysia, more than 170 employees participated in 13 programmes in 2012. The volunteer activities included setting up mini libraries in five orphanages across Malaysia, purchasing food items to prepare meals at the Kechara Soup Kitchen, and distributing them to the homeless and needy in the Klang Valley.

In China, our volunteers visited Ziluolan Primary School in September and Zhijian Primary School in October and donated eight computers and a printer for the students. For the third consecutive year, OCBC China received the Foreign Bank Best Corporate Social Responsibility Award from the *National Business Daily*.

SUPPORTING EDUCATION

We continued to encourage the pursuit of academic excellence by awarding bond-free scholarships to outstanding young adults from Singapore, Malaysia and China to pursue tertiary education in Singapore and Malaysia.

Over the years, more than 600 scholarships have been awarded. Recognising the importance of the arts, we awarded – for the first time – two music scholarships for the recipients to study at the Nanyang Academy of Fine Arts ("NAFA") in 2012.

THE OCBC SKYWAY AND OCBC GARDEN RHAPSODY

We celebrated our 80th anniversary in 2012. To mark the occasion, we sponsored two permanent features in the Gardens by the Bay, Singapore's latest iconic park development project located in the Marina Bay area. The OCBC Skyway is a 128-metre aerial walkway that is suspended between two supertrees. At a height of 22 metres, visitors can enjoy a good view of the Gardens and the Marina Bay area. They can also enjoy the OCBC Garden Rhapsody, a scintillating light and sound show that comes on twice every evening. Since the official opening of Gardens by the Bay in June to December 2012, more than 365,000 people have visited the OCBC Skyway.

ENGAGEMENT WITH THE COMMUNITY – THE OCBC CYCLE SERIES

2012 was the fourth year of our sponsorhip of OCBC Cycle Singapore, the mass cycling event aimed at promoting an active lifestyle, engaging with the community, and encouraging staff bonding within the OCBC group of companies.

Interest in cycling as a sporting activity continued to grow in Singapore. As a result, we received very good response to the event – close to 11,000 cyclists took to closed roads from 2 to 4 March 2012. 983 of our employees participated, and in the spirit of group synergy, more than 380 OCBC and Great Eastern employees also participated in the Corporate Challenge.

To encourage participants to give back to the community, riders could choose to raise funds among their friends and relatives for two identified charities. More than S\$76,000 was raised to support the Dover Park Hospice ("DPH") and the SCS. Over 70 professional cyclists from around the world took part in the Professional Criterium held on 2 March 2012. A race designated by Union Cycliste International ("UCI"), the international governing body for cycling, the event attracted well-known cyclists such as Australian Robbie McEwen and Italian Omar Bertazzo. Loh Sea Keong, Goh Choon Huat, Ho Jun Rong, Haidar Anauar and Vincent Ang, from the OCBC sponsored cycling team had the opportunity to compete with the best cyclists in the world. Robbie McEwen, the 12-stage winner of the Tour de France, took the first prize of US\$12,500.

In January 2012, the professional cycling team sponsored by OCBC was awarded the Continental Team licence by UCI. The OCBC Singapore Cycling Team was renamed OCBC Singapore Continental Cycling Team to reflect its new professional status. Since then, the team has participated and performed commendably in a number of professional cycling races held in Langkawi, Thailand, Philippines, Borneo, Azerbaijan, Japan, East Java, Brunei, Hokkaido, as well the Singapore National Cycling Championships.

In January 2013, the OCBC Singapore Continental Cycling Team was unveiled for the new season that started in February. The team comprises seven Singaporeans, two Malaysians, one Thai and one Dutchman. The team's goal for the new season is to have a Singaporean cyclist on the podium of any race that the team competes in – a feat no Singaporean has achieved before.

Following the success of OCBC Cycle Malaysia, which was launched in 2011, we held our second event at the Kuala Lumpur City Centre between 18 and 20 January 2013. Two new categories were added to the programme – the Junior Challenge, a 30-minute ride for children aged 10 to 12 years, and the 24-kilometre Foldies Community Ride for enthusiasts of the popular folding bicycle. More than 5,300 participated in the eight-category event. Anuar Manan from the Malaysian National Team outrode 50 professional cyclists from Australia, Indonesia and Singapore, and was crowned the winner. Loh Sea Keong, Ryan Chan, Thomas Rabou and Loh Ji Wen of the OCBC Singapore Continental Cycling Team also competed in the race.

PARTNERING LIKE-MINDED ORGANISATIONS

We are a pioneer member of the Singapore Compact for CSR, and have been a signatory to the United Nations Global Compact since 2006.

The Singapore Compact functions as a national society in furthering the CSR movement in Singapore through ongoing dialogues, training, collaboration and practical project implementation.

OCBC supports the ten principles of the United Nations Global Compact in the areas of Human Rights, Labour, Environment and Anti-Corruption.