

Who we are	We are the longest established Singapore financial services group, formed in 1932 from the merger of three local banks, the oldest of which was founded in 1912. We are now the second largest financial services group in Southeast Asia by assets and one of the world's most highly-rated banks, with an Aa1 rating from Moody's. We are also ranked by Bloomberg Markets as the world's strongest bank. Our insurance subsidiary, Great Eastern Holdings, is the largest insurance group in Singapore and Malaysia by assets. Our asset management subsidiary, Lion Global Investors, is one of the largest private sector asset management companies in Southeast Asia. Private banking services are provided by our subsidiary, Bank of Singapore, which has been ranked among the top three private banks in Singapore.	
Total Core Income	S\$4.1 billion for Jan – Sep 2011	
Net Profit	S\$1.7 billion for Jan – Sep 2011	
Market Capitalisation	S\$28.1 billion (as at 30 Sep 2011)	
Network	Our full spectrum of specialist financial services and solutions is delivered through an extensive global network of over 500 branches and representative offices in 15 countries and territories, including more than 400 branches and offices in Indonesia operated by our subsidiary, Bank OCBC NISP.	
Market Presence	With a dominant presence in both the consumer and business banking segments in Singapore and Malaysia, we are the number one player in bancassurance in Singapore, and rank among the top players in unit trust distribution, home loans, personal credit, small- and medium-sized enterprises market and the Singapore Dollar capital market.	
Capital Strength	Tier 1 capital ratio: 14.4%, Total capital ratio: 15.9% (as at 30 Sep 2011)	
Credit Ratings	Moody's: Aa1, S&P: AA-, Fitch: AA-	
History	<p>1912 Establishment of Chinese Commercial Bank, one of OCBC's predecessor banks</p> <p>1925 First Singapore bank to open a branch in Xiamen, China</p> <p>1932 OCBC formed with the amalgamation of three Chinese banks in Singapore (Oversea-Chinese Bank, Ho Hong Bank and Chinese Commercial Bank)</p> <p>1972 Acquired Four Seas Communications Bank, the oldest surviving bank in Singapore</p> <p>2001 Acquired Keppel Capital Holdings</p>	
Key Corporate Milestones under New Horizons I & II Strategies	<p>2003 <i>Feb</i> Announced New Horizons Strategy to build a platform for growth</p> <p><i>Nov</i> Merger of OCBC Finance with OCBC Bank</p> <p>2004 <i>Mar</i> Proposed acquisition of 22.5% stake in PT Bank NISP, Indonesia</p> <p><i>Apr</i> Announced intention to make S\$2.8 billion offer for Great Eastern Holdings</p> <p><i>Jun</i> Achieved 81.1% shareholding in Great Eastern Holdings (GEH)</p> <p><i>Dec</i> Announced intention to increase shareholding in PT Bank NISP to 51%</p> <p>2005 <i>Mar</i> Official opening of e2 Power's Cyberjaya Office</p> <p><i>Apr</i> Bank NISP becomes a subsidiary of OCBC Bank</p> <p><i>Jun</i> Collaboration with Bank NISP to launch joint ATM cash withdrawal service</p> <p><i>Jun</i> Official opening of OCBC Bank's new corporate HQ in Kuala Lumpur</p> <p><i>Jul</i> Raised stake in Bank NISP to 70.62%</p> <p><i>Jul</i> Announced merger of asset management operations of OAM with Straits Lion Asset Management</p> <p><i>Jul</i> Opened off-shore branch in Brunei</p> <p>2006 <i>Jan</i> Announced intention to take a 12.2% stake in China's Ningbo Commercial Bank</p> <p><i>Mar</i> Announced New Horizons II Strategy to embed OCBC in the region</p> <p><i>Jun</i> Announced intention to acquire 10% stake in Vietnam's VP Bank</p> <p><i>Jun</i> Completed acquisition of a 12.2% stake in China's Ningbo Commercial Bank</p> <p><i>Aug</i> Achieved 87.1% shareholding in GEH following voluntary cash offer</p> <p><i>Aug</i> Completed acquisition of a 10% stake in Vietnam's VP Bank</p> <p>2007 <i>Aug</i> Commencement of business of OCBC China</p> <p><i>Nov</i> Received Bank Negara Malaysia's approval to set up Islamic banking subsidiary</p>	

Key Awards and Accolades

2008	<i>Jan</i>	Announced conditional takeover offer of PacificMas Berhad
	<i>Apr</i>	Achieved 67% shareholding in PacificMas Berhad
	<i>Dec</i>	Commencement of business of Islamic banking subsidiary, OCBC Al-Amin Indonesian subsidiary, Bank NISP, is renamed Bank OCBC NISP
2009	<i>Oct</i>	Announced intention to acquire ING Asia Private Bank Ltd & its affiliated entities
2010	<i>Jan</i>	Completed acquisition of ING Asia Private Bank Ltd & its subsidiaries
2011	<i>Jan</i>	Completed merger of Bank OCBC NISP & Bank OCBC Indonesia, with merged Entity adopting the name, Bank OCBC NISP
	<i>Feb</i>	Announced New Horizons III Strategy
		<ul style="list-style-type: none"> • Best Equity/IPO Deal of the Year in Southeast Asia: Alpha Southeast Asia 5th Annual Deal & Solution Awards in Southeast Asia '11 • Best Small-Cap Equity Deal: FinanceAsia Achievement Awards '11 • Best Retail Broker (Runner-up): SIAS Investors' Choice Awards '11 • Most Transparent Company - Finance Category (Runner-up): SIAS Investors' Choice Awards '11 • Among the World's 50 Safest Banks: Global Finance '11 • Silver Award for Print Ad Single/Campaign – Chinese category: SPH Ink Award '11 • Best Trade Finance Bank in Singapore: FinanceAsia Country Awards for Achievement '11 • Best SME Bank: Alpha Southeast Asia Best Financial Institution Awards '11 • OCBC Investment Research ranked 2nd in "Top Most Award-Winning Brokers" category: StarMine Broker Rankings '11 • Best ASEAN SME Bank of the Year: Asian Banking & Finance Retail Banking Awards '11 • Singapore Service Class Certification for Business Banking Commercial Service Centre : Singapore Service Class • Best Online Banking/Securities Initiative for iOCBC TradeMobile Application: Asian Banking & Finance Retail Banking Awards '11 • Best Domestic Bank in Singapore: Asiamoney Best Banks Awards '11 • Trailblazer - Product Excellence Award for OCBC Yes! Card: Banking & Payments Asia '11 • Best Domestic Cash Management Bank in Singapore: The Asian Banker Transaction Banking Awards '11 • Best Domestic Trade Bank in Singapore: The Asian Banker Transaction Banking Awards '11 • Second Best Managed Company & Best Managed Bank in Singapore: FinanceAsia's 11th Annual Poll of Asia's Top Companies • One of the Top 10 companies in Singapore for Best Corporate Governance, Best Investor Relations, Most Committed to a Strong Dividend Policy & Best Corporate Social Responsibility: FinanceAsia's 11th Annual Poll of Asia's Top Companies • World's Strongest Bank: Bloomberg Markets' 11 • Best SME Bank (Cash Management) in Singapore: The Asset Triple A Asian Awards '11 • Rising Star Cash Management and Best Trade Finance Bank (Foreign Bank Category) in Malaysia: The Asset Triple A Asian Awards '11 • One of the Top Three Credit/Debit Cards for OCBC NTUC Plus! Visa Card: AsiaOne People's Choice '10 • One of the Top Three Banks in Singapore: AsiaOne People's Choice '10 • Global Deal of the Year: Project Finance Deals of the Year '10 • APAC PPP/Leisure Deal of the Year: Project Finance Deals of the Year '10 • Best Project Finance Award: The Asset Triple A Asset Asian Awards '10 • Best-in-Class Marketing Campaign for the OCBC Elite World Card : Mastercard Hall of Fame Awards '10 • Best Annual Report / Formal Disclosure: IR Magazine '10 • Best Project Financing Award: Asiamoney Regional Deals of the Year Awards '10 • Best Bank in Singapore: The Banker '10 • Singapore Quality Class Certification for Consumer Credit Risk: Singapore Quality Class • Most Admired Bank in Singapore: The Wall Street Journal Asia 200 '10 • Strongest Bank in Southeast Asia & Third Strongest Bank in Asia Pacific: The Asian Banker 500 '10 • Singapore Corporate Governance Award (Merit): SIAS Singapore Corporate Governance Award '10 • Most Transparent Company Award - Finance Category (Runner-up): SIAS Singapore Corporate Governance Award '10 • Among the World's 50 Safest Banks: Global Finance '10 • Second Safest Bank in Asia: Global Finance '10 • Among the Top 10 regional banks for Interest Rate & Currency Products: Asia Risk Corporate

- Rankings '10
- Ranked 1st in Currency Products for SGD, MYR & IDR (Vanilla Hedging/Structured Hedging Instruments): Asia Risk Corporate Rankings '10
- Ranked 1st in Interest Rate Products for MYR (Vanilla Hedging Instruments) & IDR (Vanilla Hedging/Structured Hedging Instruments): Asia Risk Corporate Rankings '10
- Best Local Cash Management Bank in Singapore (Large Corporates Category): Asiamoney Cash Management Poll '10
- Best Foreign Cash Management Bank in Malaysia (Small, Medium & Large Corporates Category): Asiamoney Cash Management Poll '10
- Best SME Bank in Singapore: Alpha Southeast Asia '10
- Best Local Bank in Singapore: Alpha Southeast Asia '10
- Best Trade Finance Bank in Singapore: FinanceAsia Country Awards for Achievement '10
- Project Finance Deal of the Year for Senoko Power Project Refinancing: ALB SE Asia Law Awards '10
- Asset & Corporate Finance Deal of the Year for South Beach Consortium Term Loan Facility: ALB SE Asia Law Awards '10
- Best Domestic Bank in Singapore: Asiamoney Best Banks Awards '10
- Best Domestic Provider for Local Currency Products in Singapore: Asiamoney's Structured Products Poll '10

Business Focus

Consumer Banking

Global Consumer Financial Services division offers an array of consumer products and services to more than one and a half million OCBC customers with diverse needs in Singapore and Malaysia. As the leader in several segments including bancassurance and home loans, our services range from providing greater convenience in financial transactions and deposits, to increasing the number of options in loans, credit cards and wealth management products.

Business Banking

Global Corporate Bank, the corporate banking division of OCBC Bank, services small and medium enterprises, large corporates, real estate companies, government and institutional customers from key markets including Singapore and Malaysia.

Investment Banking

Group Investment Banking division, which comprises Capital Markets, Corporate Finance and Mezzanine Capital, works closely with the Group Business Banking Division to develop and customise products and services to meet customers' requirements.

Transaction Banking

Group Transaction Banking division offers transaction-related services such as cash management, trade finance and custody/nominee services, to SMEs, large corporations, financial institutions and government entities in Singapore and Malaysia. Together with a state-of-the-art electronic delivery system, our clients can make payments and prepare trade documents with ease and accuracy.

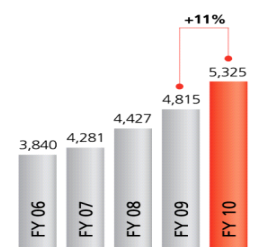
Treasury

Group Treasury Division works in partnership with Global Corporate Bank and Global Consumer Financial Services to structure products and financial solutions for customers who need to invest their funds or hedge their exposures. It also engages in proprietary trading in the money, foreign exchange, fixed income securities and equity derivatives markets. Our focus is to assist clients to effectively manage market risks in foreign exchange and interest rates.

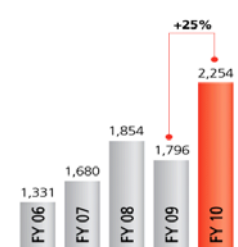
International

Outside Singapore and Malaysia, OCBC Bank has an international network of more than 24 overseas branches and representative offices in 13 cities. This extensive network serves mainly our clients expanding or investing overseas from our core markets in Singapore and Malaysia. Similarly, our overseas branch network also assists and provides banking services to foreign companies doing business in Singapore and Malaysia.

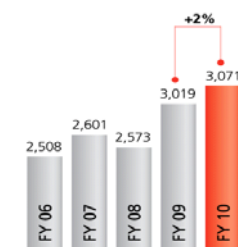
Selected 5-Year Financials



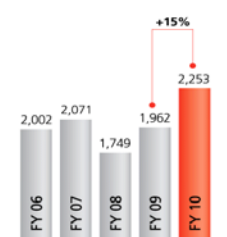
Total Income
(S\$ million)



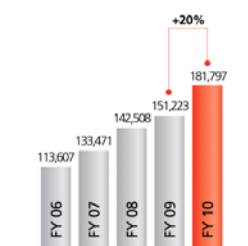
Operating Expenses
(S\$ million)



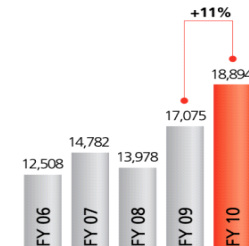
Operating Profit
(S\$ million)



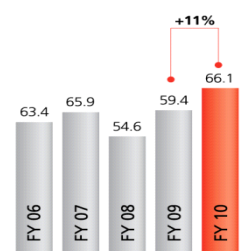
Profit Attributable to Equity Holders of the Bank (S\$ million)



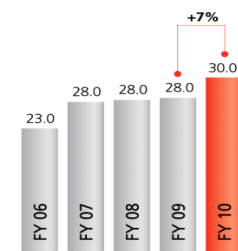
Assets, Excluding Life Assurance Fund Investment Assets (S\$ million)



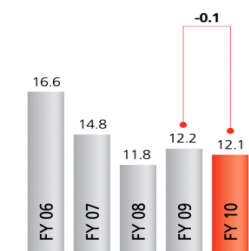
Ordinary Shareholders' Equity (S\$ million)



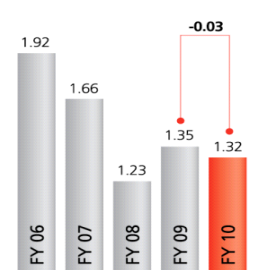
Basic Earnings Per Share
(cents)



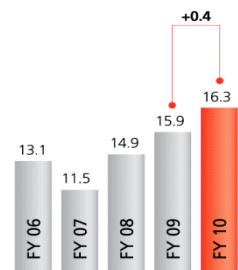
Net Dividend Per Share
(cents)



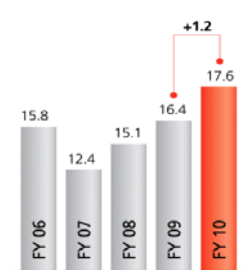
Return on Ordinary Shareholders' Equity (%)



Return on Assets (%)



Tier 1 CAR (%)



Total CAR (%)

Contact

OCBC Bank
65 Chulia Street
OCBC Centre
Singapore 049513

Media

Phone: +65 6530 1216
Fax: +65 6535 7477
Email: corpcomms@ocbc.com

Investors

Phone: +65 6530 2931
Fax: +65 6532 6001
Email: investor-relations@ocbc.com

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