

The OCBC Group

Aug 2010

Who we are	Established in 1912, we are the second largest financial services group in Southeast Asia, classified by assets. OCBC Bank is among the world's highest rated banks, with a long term credit rating of Aa1 from Moody's. Our insurance subsidiary, Great Eastern Holdings, is the largest insurance group in Singapore and Malaysia by assets, and our asset management subsidiary, Lion Global Investors, is one of the largest private sector asset management companies in Southeast Asia.
Total Core Income	S\$2.6 billion for Jan – Jun 2010
Net Profit	S\$1,179 million for Jan – Jun 2010
Market Capitalisation	S\$29.2 billion (as at 30 Jun 2010)
Network	Our full spectrum of specialist financial services and solutions is delivered through an extensive global network of more than 500 branches and representative offices in 15 countries and territories, including 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: 15.3%, Total capital ratio: 16.3%
Credit Ratings	Moody's: Aa1, S&P: A+, 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 by 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>Official opening of OCBC Bank's new corporate HQ in Kuala Lumpur</p> <p>Raised stake in Bank NISP to 70.62%</p> <p>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>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> <p>2008 <i>Jan</i> Announced conditional takeover offer of PacificMas Berhad</p> <p><i>Apr</i> Achieved 67% shareholding in PacificMas Berhad</p> <p><i>Dec</i> Commencement of business of Islamic banking subsidiary, OCBC Al-Amin Indonesian subsidiary, Bank NISP, is renamed Bank OCBC NISP</p>

Some of our awards and accolades

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| 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 |
- 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
 - One of the Top 10 companies in Singapore for Best Corporate Governance, Best Investor Relations and Most Committed to a Strong Dividend Policy: FinanceAsia's 10th Annual Poll of Asia's Top Companies
 - One of the Top 10 Best Managed Companies in Singapore: FinanceAsia's 10th Annual Poll of Asia's Top Companies
 - Achievement Award for Cash Management in Singapore: The Asian Banker Transaction Banking Awards '10
 - Best SME Bank in Singapore: The Asset Triple A Asset Asian Awards '10
 - Best Trade Finance Bank in Malaysia (Foreign Bank Category): The Asset Triple A Asset Asian Awards '10
 - Structured Finance Deal of the Year in Asia: The Banker '10
 - Best Retail Bank in Singapore & Excellence in Customer Relationship Management: The Asian Banker Excellence in Retail Financial Services Awards '10
 - Financial Insights Innovation Award: IDC Financial Insights '10
 - Best Mobile Payments & Authorisation Solution of the Year in Southeast Asia: Alpha Southeast Asia '09
 - Strongest Bank in Singapore: The Asian Banker Leadership Achievement Awards '09
 - Asia Pacific Power Deal of the Year: Project Finance Magazine '09
 - Best Activation/Acquisition Program Award for OCBC Titanium F1 Rocks: MasterCard Hall of Fame Awards '09
 - Best Vanilla/Structured Loan Deal of the Year Award in Southeast Asia: Alpha Southeast Asia Annual Deal/Solution Awards in Southeast Asia '09
 - Best Securitisation Deal of the Year in Southeast Asia: Alpha Southeast Asia Annual Deal/Solution Awards in Southeast Asia '09
 - Best Structured Wealth Management Product Award: Money Week Annual Poll for Best Wealth Management Products '09
 - Best Domestic M&A Deal Award: FinanceAsia End-of-Year Achievement Awards '09
 - Best Domestic Bank in Singapore Award: The Asset Annual Triple A Country Awards '09
 - The Cable TV Campaign of the Year Award for "It's Our Pleasure" Campaign: Institute Advertising of Singapore Hall of Fame Awards '09
 - SPRING Service Excellence Award: SPRING Singapore '09
 - Best Foreign Bank: Chengdu Shangbao Financial Awards '09
 - Best Wealth Management Brand: Chengdu Shangbao Financial Awards '09
 - Best Co-Brand Product for OCBC Robinsons Platinum Card: Lafferty SE Asia Payment Cards Awards '09
 - Most Transparent Company Award - Finance Category (Runner-up): SIAS 10th Investors' Choice Awards '09
 - Among Singapore's Top 10 most admired companies and No 1 in financial reputation: The Wall Street Journal Asia 200 Survey '09
 - Best Contact Centre of the Year (Gold Award): Contact Centre Association of Singapore '09
 - Best Technology Solution Contact Centre of the Year (Gold Award): Contact Centre Association of Singapore '09
 - Best Contact Centre of the Year for Customer Relationship Program (Gold Award): Contact Centre Association of Singapore '09
 - Best Contact Centre of the Year for Employee Retention Program (Bronze Award): Contact Centre Association of Singapore '09
 - Among the World's 50 Safest Banks: Global Finance '09
 - Singapore Innovation Class (I-Class) Certification: SPRING Singapore '09
 - Best Corporate/Institutional Internet Bank in Malaysia: Global Finance '09
 - Best Bond House in Singapore: Alpha Southeast Asia's Annual Best Financial Institution Awards in Southeast Asia

- Best Foreign Cash Management Bank in Malaysia: Asiamoney's Poll Among Small, Medium & Large Corporates
- Among the Top 10 regional banks: Asia Risk Corporate Survey '09
- Ranked 1st in vanilla hedging for MYR in currency derivatives & interest rate derivatives and structured hedging for MYR in currency derivatives & interest rate derivatives: Asia Risk Corporate Survey '09
- Ranked 2nd in vanilla hedging for SGD in currency derivatives and structured hedging for SGD in currency derivatives & interest rate derivatives: Asia Risk Corporate Survey '09
- IPP Financial Advisers Award Singapore M&A Deal of the Year for Lion Power Holdings – Senoko Power: BMW Asia ALB SE Asia Law Awards '09
- Singapore Deal of the Year for Resorts World at Sentosa: BMW Asia ALB SE Asia Law Awards '09
- Asseton Award Project Finance Deal of the Year for Resorts World at Sentosa: BMW Asia ALB SE Asia Law Awards '09
- Best Cash Management Bank: FinanceAsia Country Awards '09
- Best Domestic Provider for Local Currency Products in Singapore (Structured Currency Products & Structured Interest-Rate Products): Asiamoney Polls '09
- Top SMI Supporter Award (Foreign Bank Category): Credit Guarantee Corporation '09
- Among the Top 3 best managed companies in Singapore & among the Top 3 companies for best investor relations in Singapore: Finance Asia Poll on Asia's Top Companies '09
- Only Singapore-owned brokerage in Singapore's Top-Ranked Brokers under "Recommendation Performance" category: StarMine Broker Rankings '09
- Best Retail Bank in Singapore, Excellence in Bancassurance & Excellence in Customer Advocacy in Asia: The Asian Banker Excellence in Retail Financial Services Awards '09
- Best SME Cash Management Solution: The Asset Triple A Transaction Banking Awards '09
- Among the World's 50 Safest Banks: Global Finance '09

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, trustee 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.

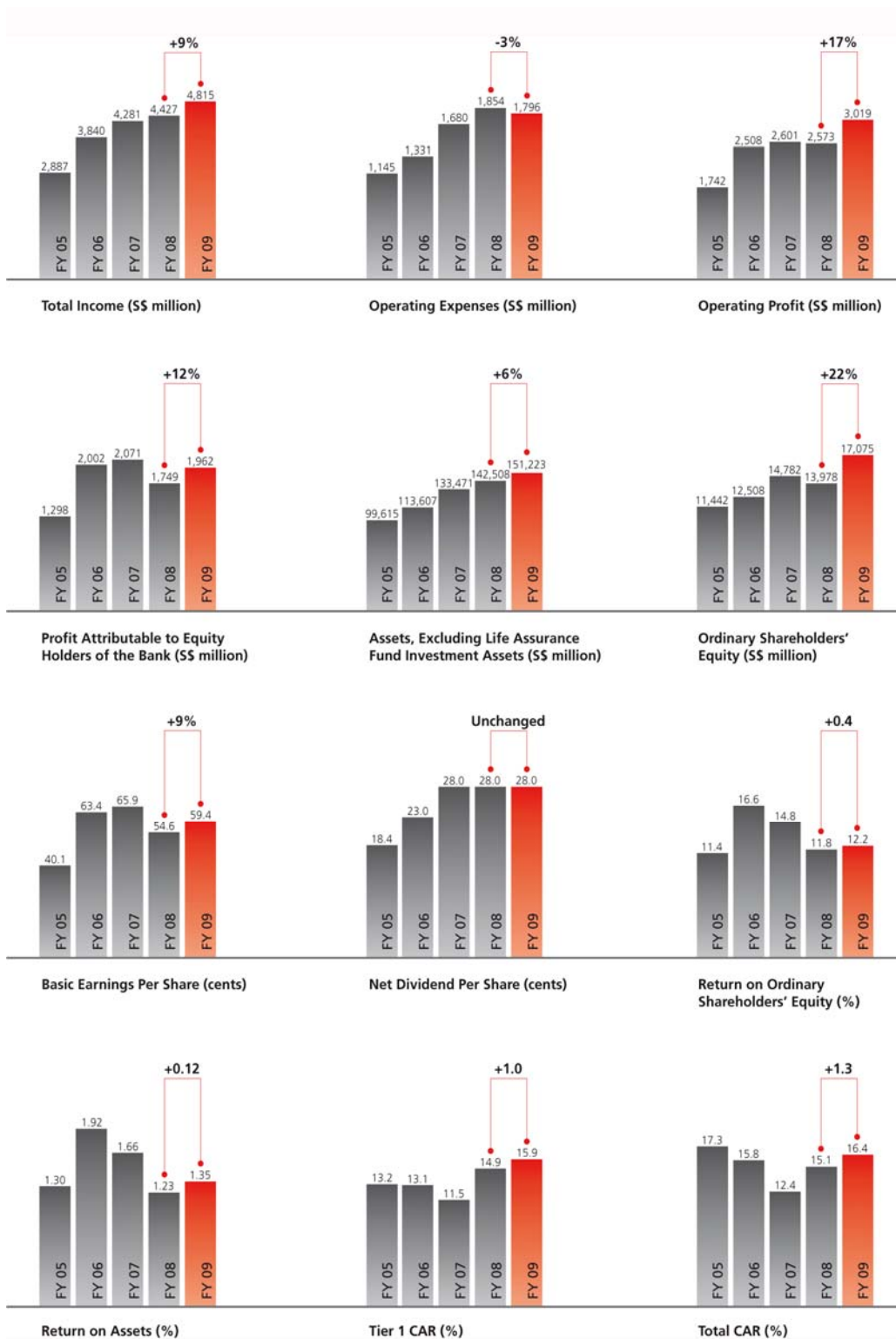
Treasury

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



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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