

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\$3.6 billion for Jan – Sep 2009	
Net Profit	S\$1.5 billion for Jan – Sep 2009	
Market Capitalisation	S\$24.8 billion (as at 30 Sep 2009)	
Network	Our full spectrum of specialist financial services and solutions is delivered through an extensive global network of more than 490 branches and representative offices in 15 countries and territories, including 390 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: 15.2%, Total capital ratio: 15.2%	
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> <i>Nov</i></p> <p>2004 <i>Mar</i> <i>Apr</i> <i>Jun</i> <i>Dec</i></p> <p>2005 <i>Mar</i> <i>Apr</i> <i>Jun</i> <i>Jul</i></p> <p>2006 <i>Jan</i> <i>Mar</i> <i>Jun</i> <i>Aug</i> <i>Aug</i></p> <p>2007 <i>Aug</i> <i>Nov</i></p> <p>2008 <i>Jan</i> <i>Apr</i> <i>Dec</i></p>	<p>Announced New Horizons Strategy to build a platform for growth Merger of OCBC Finance with OCBC Bank</p> <p>Proposed acquisition of 22.5% stake in PT Bank NISP, Indonesia Announced intention to make S\$2.8 billion offer for Great Eastern Holdings Achieved 81.1% shareholding in Great Eastern Holdings (GEH) Announced intention to increase shareholding in PT Bank NISP to 51%</p> <p>Official opening of e2 Power's Cyberjaya Office Bank NISP becomes a subsidiary of OCBC Bank Collaboration with Bank NISP to launch joint ATM cash withdrawal service Official opening of OCBC Bank's new corporate HQ in Kuala Lumpur Raised stake in Bank NISP to 70.62% Announced merger of asset management operations of OAM with Straits Lion Asset Management Opened off-shore branch in Brunei</p> <p>Announced intention to take a 12.2% stake in China's Ningbo Commercial Bank Announced New Horizons II Strategy to embed OCBC in the region Announced intention to acquire 10% stake in Vietnam's VP Bank Completed acquisition of a 12.2% stake in China's Ningbo Commercial Bank Achieved 87.1% shareholding in GEH following voluntary cash offer Completed acquisition of a 10% stake in Vietnam's VP Bank</p> <p>Commencement of business of OCBC China Received Bank Negara Malaysia's approval to set up Islamic banking subsidiary</p> <p>Announced conditional takeover offer of PacificMas Berhad Achieved 67% shareholding in PacificMas Berhad 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

2009 Oct Announced intention to acquire ING Asia Private Bank Ltd & its affiliated entities

2010 Jan Completed acquisition of ING Asia Private Bank Ltd & its subsidiaries

- 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
- Assetton 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
- Malaysia Capital Markets Deal for Binariang RM19 billion multi-tranche bond: IFR Asia '08
- Country Deals of the Year for Binariang RM19 billion multi-tranche bond: Asiamoney '08

- Most Innovative Deal of the Year for Southeast Asia for KEXIM Conventional and/or Islamic Medium Term Notes Programme: Alpha South East Asia '08
- Benchmark Deal of the Year 2008 for KEXIM Conventional and/or Islamic Medium Term Notes Programme: Malaysian Rating Corporation Berhad '08
- Innovation in Mobile Banking: Financial Insights Innovative Award '08
- Best Anti-Fraud Initiative & Best Security Initiative: Asian Banking & Finance Retail Banking Awards '08
- Best Asian Domestic Currency Bond for OCBC Capital Corporation (2008) Preference Shares: Euroweek Asian Borrowers Poll '08
- Leisure Deal of the Year: Project Finance International Awards '08
- Best Deal in Singapore: The Asset Triple A Country Awards '08
- Best Structured Product Solution in South East Asia: Alpha South East Asia '08
- Model Sub-Branch: Sichuan Association of Banks '08
- Best Contact Centre of the Year for Customer Relationship Program (Gold Award): Contact Centre Association of Singapore '08
- Best Technology Solution Contact Centre of the Year (Silver Award): Contact Centre Association of Singapore '08
- Best Contact Centre of the Year (Gold Award): Contact Centre Association of Singapore '08
- Silver Award for "Best Activity Generating Brand Volume" for Mighty Savers Campaign: MAA Globes Awards '08
- Best Annual Report – Asia (Highly Commended): Lafferty Asia Bank Corporate Reporting Awards '08
- Best Governance Review – Asia (Highly Commended): Lafferty Asia Bank Corporate Reporting Awards '08
- Best Annual Report – Singapore (Winner): Lafferty Asia Bank Corporate Reporting Awards '08
- Singapore Corporate Governance Award (Merit): SIAS 9th Investors' Choice Awards '08
- Most Transparent Company – Finance Category (Runner-up): SIAS 9th Investors' Choice Awards '08
- Best Foreign Cash Management Bank: Asiamoney's Poll Among Small, Medium & Large Corporates in Malaysia '08
- Bronze Dragon Award for Best Innovative Idea or Concept for OCBC Curiosity Brand Campaign: Promotion Marketing Awards of Asia '08
- Silver Dragon Award for Best Activity Generating Brand Volume for OCBC Mighty Savers Campaign: Promotion Marketing Awards of Asia '08
- Best Cash Management Bank in Singapore: Alpha South East Asia '08
- Best Cash Management Bank Country Awards: FinanceAsia '08
- Only Singapore bank ranked 6th in Overall Top 10 Category: Asia Risk End-User Survey '08
- Ranked 1st in Top 5 Regional Banks Category: Asia Risk End-User Survey '08
- Ranked 1st in SGD Currency Forwards, Currency Options & Cross Currency Swaps and MYR Currency Forwards, Currency Options, Cross Currency & Interest Rate Swaps: Asia Risk End-User Survey '08
- Excellence in Mobile Phone Banking: The Asian Banker Excellence in Retail Financial Services 2008
- Best Deposit-Linked Product Award: The Asian Banker Excellence in Retail Financial Services 2008
- Best SME Cash Management Solution Award: The Asset Triple A Asset Asian Awards '08
- Most Innovative Payment Product, Singapore: China UnionPay '08
- Blueprint Award for Outstanding Deal of the Year: RAM League Awards '08
- Best Internal Communications: Prism Awards '08

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.

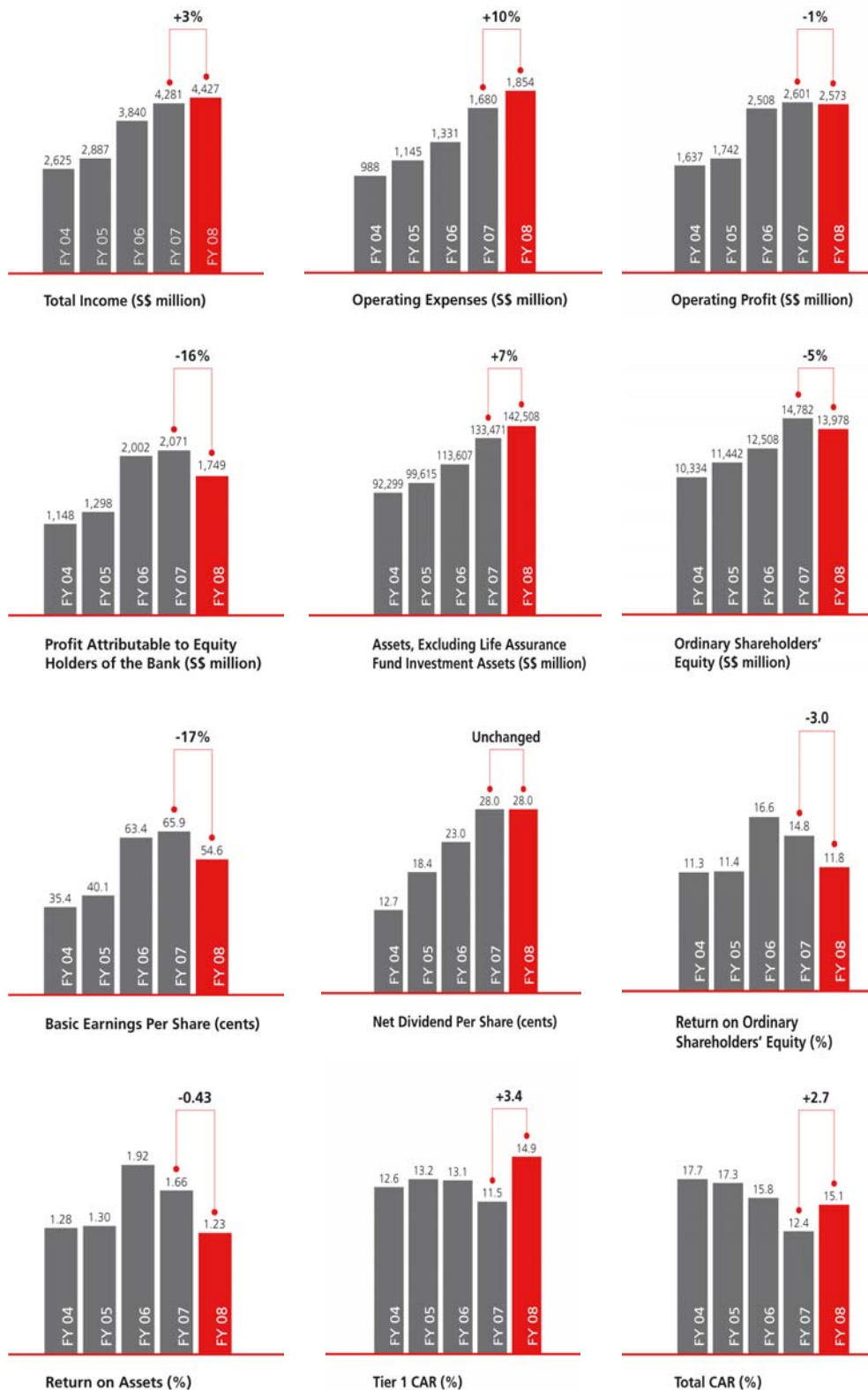
Treasury

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



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