

## Focused on Performance, Striving for Growth

To improve our performance, we have adopted a balanced business approach focused on expanding our customer base, developing innovative products, maintaining sound risk management, investing in employee development and improving our processes for productivity gains.

We are striving for growth by building a solid platform in Singapore and Malaysia from which we intend to transfer successful product solutions to our network throughout ASEAN and China.

### Corporate Profile

OCBC Bank was founded in 1932 through the amalgamation of three banks – Chinese Commercial Bank Limited (1912), Ho Hong Bank (1917) and Oversea-Chinese Bank Limited (1919).

As a Singapore-based financial services group, OCBC Bank offers a range of specialist financial services, including consumer, corporate and private banking, global treasury, capital markets, corporate finance, asset management and stockbroking services.

The OCBC Group has total assets of S\$84 billion, with more than 125 branches and representative offices in 14 countries, including Malaysia, China, Hong Kong SAR, Japan, Australia, UK and USA. In Asia, it has one of the most extensive networks among regional banks.

OCBC Bank occupies dominant market positions in both the consumer and business banking segments. In Singapore, the Bank has the largest market share in the area of bancassurance, and is also among the leading players in unit trust distribution, housing loans, personal credit, the small- and medium-sized enterprises market and the Singapore Dollar capital market. In Malaysia, OCBC Bank is the third largest foreign bank in terms of loans and total assets.