

## **Leveraging Group Synergies**

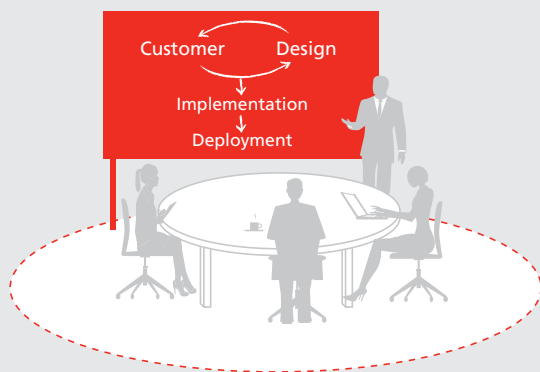
Focused, relentless execution of our strategy over the past ten years has built OCBC into a comprehensive and integrated financial services Group spanning commercial banking, insurance, asset management, securities brokerage and private banking. With our unique combination of business capabilities and geographic footprint, we are in a good position to harness the potential synergies across our Group entities to deliver superior value to our customers, our employees and our shareholders.

We are leveraging on the expertise of the various entities within the Group to design and deliver better products and services for our customers, as well as to broaden our relationships with our customers.

We continue to invest in our people, helping them develop their capabilities by providing diverse and enriching opportunities to build their careers within the Group.

We continue to strive to deliver superior returns for our shareholders, as we further strengthen the collaboration within the Group to enhance operational effectiveness.

# Bringing greater value to customers





- ▶ Strong collaboration across the Group has enabled OCBC to deliver differentiated products and services to our customers.

Based on customer insights, we launched a unique unit trust, LionGlobal New Target Return Fund, with Lion Global Investors.

We launched OCBC's cash management platform, Velocity@ocbc, in Indonesia for OCBC NISP's corporate clients, achieving improvements in service levels.

We linked our ATMs in Singapore, Malaysia and Indonesia, providing our customers with greater convenience region-wide.



 Velocity@ocbc  ATMs



# LEVERAGING GROUP SYNERGIES IN 2011

## Improving operational effectiveness



▲ We continued to leverage the product and distribution strengths of Great Eastern and OCBC to successfully maintain our top position in bancassurance in Singapore for 10 years.

We established structures and tools to help generate customer referrals across the Group, delivering compelling business propositions.

We further consolidated our Group corporate resources, such as data centres, to deliver significant cost savings.

## Investing in our people

◀ We continued to provide our employees a broad range of career paths and development opportunities.

We aligned our internal job posting programme across the Group to facilitate cross-fertilisation of talent across different businesses and geographies.

We continued to ensure our employees succeed in their new assignments by providing them appropriate training and development programmes.

