

The successful execution of our strategy over the years has reinforced OCBC's reputation as one of the most admired financial services groups in the region. In today's rapidly changing financial landscape, we need to continue to relentlessly look beyond the new horizon to prepare and position ourselves for future growth, even as we remain firmly rooted in the core foundations of our strategy. We will deliver enhanced shareholder value by:

- Building and expanding enduring customer relationships; as the market becomes more sophisticated and our customers' financial needs evolve, we must listen and understand what matters most to them – from delivering suitable and efficient services, to sharing of market knowledge and provision of financial advice.
- Devoting additional resources to higher growth economies of Malaysia, Indonesia and Greater China where we have invested and built a strong foundation.
- Creating an integrated wealth management platform for our private banking and affluent customers across the region, increasing inter-country connectivity through increased network collaboration for our commercial clients, and broadening our capital markets and corporate finance capabilities.
- Extracting greater value and efficiency from our Group franchise by capitalising on the investments we have already made in various infrastructure builds; while also strengthening the robustness of our technology foundation to serve our customers even better.
- Investing in our people for high performance and enhancing our talent programmes; empowering them with skills and knowledge that meet the future needs of our customers.

We are confident that this holistic approach which looks beyond the immediate horizon will generate superior returns for our shareholders, allow differentiated value propositions to be developed for our customers, and attract talented people to join our workforce.