

Corporate Social Responsibility

Giving back to society is an integral part of OCBC's corporate culture. It is also part and parcel of what we do as Banker to our community: We help individuals and businesses achieve their aspirations by providing them with appropriate products and services. Giving back is also a reminder that OCBC is more than a brick-and-mortar organisation.

In Singapore, our adopted charity partner is the Singapore Children's Society ("SCS"). We have been making annual donations to SCS since 2004. By the end of 2013, our total donation amounted to S\$5 million.

In October 2013, we set up the OCBC-TODAY Children's Fund (the "Fund") to expand our support for the SCS and to help children from broken homes rebuild their lives through counselling and therapy programmes.

These children typically come from single-parent families, families in which the parents are absent, incarcerated or divorced, or homes where there is a lack of love or caring parental guidance. Such children have low self-esteem (feeling unwanted, unloved and unaccepted) and may suffer from learning disabilities, disciplinary problems and depression later in life. The Fund supports counselling, therapy, mentorship, skills training and character-building programmes for these children, helping them achieve a sense of self-worth and carry on with life in a purposeful manner.

The Fund aims to raise S\$1.5 million each year. OCBC Bank matches donations made by members of the public at a rate of S\$1 for every S\$2 donated to the Fund.

In China, our philanthropic effort to support children and education is undertaken through our partnership with the Shanghai Soong Ching Ling Foundation ("SSCLF"). Through this partnership, which was started in 2007, we offer scholarships to students who need financial support. By the end of 2013, close to 350 students had received financial support totalling RMB690,000 from us.

With China's growing economy and the decreasing demand for scholarships, we decided to expand our partnership with SSCLF, to focus on imparting life skills and values to the children of migrant workers. From 2013, our donation supported the training of children for the bi-annual

OCBC China Little Debate – an event we initiated in 2011 – to equip them with creative thinking, critical thinking, problem-solving and communication skills as well as to acquire knowledge beyond the classroom.

STAFF DONATIONS

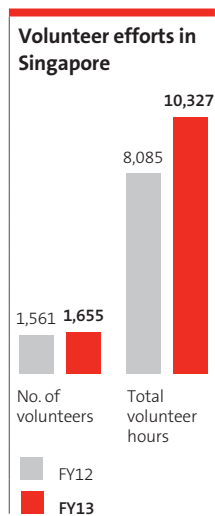
Apart from our corporate donations, our employees also organised activities to raise funds for various organisations.

In Singapore, SCS received more than S\$21,000, raised by our colleagues from Bank of Singapore and OCBC Property Services, as well as through a dinner and dance auction and the sale of snacks and balloons at the SCS Walk for Our Children.

Soup kitchen Willing Hearts received more than S\$134,800. Our colleagues from the Global Consumer Financial Services division and OCBC Securities raised close to S\$90,100 through various activities, including a concert. The money was used to purchase daily necessities and food supplies that were distributed to 3,000 beneficiaries. Our Group Finance division raised more than S\$45,000 through initiatives like a car wash, a food fair, a painting auction and the sale of a limited edition coffee table photography book. The funds will be used to purchase a delivery truck for Willing Hearts in 2014.

Our colleagues from the Group Human Resources and Group Quality and Service Excellence divisions raised close to S\$6,000 for the Asian Women's Welfare Association ("AWWA"), which runs programmes for needy families, the elderly and children with special needs.

OCBC Day in China was held on 14 September 2013 with 116 employees raising a total of RMB17,560 through a charity auction and bazaar sale. This included RMB14,500 raised by 34 children of migrant workers who, guided by their school teachers at SSCLF, completed 34 paintings for the charity auction. The entire proceeds were donated to the SSCLF.



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1. House-painting project in Singapore

Excited volunteers, including our Chairman Dr Cheong Choong Kong (first from the left) all ready to clean and paint the homes of elderly residents living in rental blocks in Singapore's Chai Chee estate.

2. OCBC-TODAY Children's Fund

OCBC CEO, Samuel Tsien; SCS Chairman, Koh Choon Hui; MediaCorp Deputy CEO, Chang Long Jong; and Editor-in Chief, Walter Fernandez admiring the paintings done by children from the SCS to raise funds for the OCBC-TODAY Children's Fund which was launched in October 2013.



3. Project Betong

Group Operations & Technology division volunteers across Singapore and Malaysia laying the foundation for construction of three dormitories in Betong, Malaysia.



STAFF VOLUNTEER PROGRAMME

We expanded our volunteer programme in 2012 to revolve around five main themes, namely families (including children, young adults and the elderly), the community, education, the environment and humanitarian efforts. With the change, we saw an increase in volunteer activities across Singapore, Malaysia and China. In Singapore the number of volunteers increased by 6% to 1,655. Volunteer hours also increased by 28% to 10,327 hours.

We continued to volunteer at SCS, organising activities such as baking and balloon sculpting workshops, visits to the fire station, and teaching the children event management skills.

Volunteering at Willing Hearts, which prepares meals for more than 3,000 needy families in Singapore every day, proved to be a popular activity among our volunteers. Almost 40% of our volunteers helped in the kitchen at least once in 2013. Many stepped up to volunteer to prepare and distribute food on week days and festive occasions, when the kitchen faced a shortage of volunteers.

In several instances, our volunteers engaged beneficiaries on a long-term basis so as to forge strong relationships and remind them that society really cares for them. The elderly residents of the AWWA Community Home for Senior Citizens were

regularly visited by volunteers from Global Corporate Bank division, who organised activities such as puppet shows, bingo games, karaoke sessions and dumpling-making workshops. Volunteers from the OCBC Recreation Club celebrated birthdays with the residents on a monthly basis.

In September, 111 volunteers from the Group Human Resources divisions of Singapore, Malaysia and Hong Kong spent a day with 70 residents from Singapore's AWWA Community Home for Senior Citizens. The volunteers partnered the residents in several fun-filled activities, including a tai chi workout and bead art, culminating in a celebration of the Mid-Autumn festival. AWWA's children with special needs were not forgotten. In December, volunteers from Group Human Resources division invited the children to our OCBC Campus for a course on money management.

In November 2013, 98 colleagues from the Group Operations & Technology divisions of Singapore and Malaysia travelled to Betong, a town 80km northeast of Kuala Lumpur. There, they undertook a three-day community development programme at the Ace Lighthouse Academy, a boarding school that provides free basic education to underprivileged children. The team laid the foundation for three dormitories, constructed a retaining wall along the stream to prevent



4. Mangrove tree-planting

Volunteers from OCBC Singapore and OCBC NISP planted 10,000 mangrove tree saplings along the coastal shores of Karya Island, off Jakarta, Indonesia.

5. Work at Orang Asli Village

Volunteers from OCBC Malaysia's Audit division helped to paint the community cum education hall at the Orang Asli Village in Perak, Malaysia.

6. OCBC China Little Debate

Students of Hang Tou Primary School, the 3rd runner-up of OCBC China Little Debate 2012, received their well-deserved prizes of computers, a printer and other digital teaching equipment.

7. OCBC Singapore Pro Cycling Team

Loh Sea Keong won the OCBC Singapore Pro Cycling Team's first overall yellow jersey at the five-stage Jelajah Malaysia race.

soil erosion, planted fruit trees and recycled used workbooks for the children. The volunteers also distributed school bags, stationery and water bottles to the children.

Our volunteers also helped in various initiatives to protect the environment. In June, 51 volunteers from OCBC Singapore and OCBC NISP joined forces to plant 10,000 mangrove-tree saplings on Karya Island, which is part of the chain of islands to the north of Jakarta's coast, known as the Thousand Islands. Mangrove trees serve as effective barriers to prevent soil erosion during the monsoon season. This project enabled us to neutralise almost nine metric tons of carbon. Apart from planting trees, our volunteers helped to paint a local library and restock it with donated books.

In July, 12 OCBC volunteers helped the research team at Gardens by the Bay ("GBTB") to observe and record data about the butterfly population, to help the researchers understand the impact the insects have on the ecological system at GBTB.

In September, to commemorate the 40th anniversary of the Association of Banks in Singapore, more than 100 volunteers, including our CEO, joined approximately 1,000 other bankers to plant trees at the Marina Bay Cruise Centre to contribute to Singapore's tree population.

In Malaysia, more than 240 colleagues participated in 10 volunteer projects. These included painting a community hall-cum-education centre at an Orang Asli Village in Perak as well as packing and distributing meals to needy families in Kuala Lumpur and Penang to support Stop Hunger Now, an international hunger relief agency.

In China, our volunteers accompanied 40 children from the Ziluolan Elementary School and Hongxiang Elementary School to visit the newly-opened OCBC Tower in the district of Pudong. The children were treated to a movie after the tour.

Volunteers also visited Bei Gan Shan and Hang Tou Primary School in November and donated computers, a printer and other digital teaching equipment to the schools.

EDUCATION

We continued to offer bond-free scholarships to outstanding young adults from Singapore, Malaysia and China to pursue their tertiary education in Singapore and Malaysia, to encourage the pursuit of academic excellence.

More than 230 scholarships were awarded including four music scholarships to study at the Nanyang Academy of Fine Arts.

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THE SINGAPORE SPORTS HUB

In November, we became the largest sponsorship partner of the Singapore Sports Hub, Singapore's newest premier sports, entertainment and lifestyle hub, with a sponsorship amount of more than S\$50 million over a period of 15 years.

This is one of many ways in which we are giving back to the community and doing our part to forge social cohesion. Our sponsorship money will be primarily channeled to activities that the community can participate in but that are typically not commercially viable for private operators to organise. These could include grassroots activities ranging from learn-to-play programmes and clinics for the community to try out new sports, to simple games for neighbourhood children.

In return, we have naming rights for the Sports Hall, the Aquatic Centre, the north and south wing club lounges at the National Stadium and the VIP Lounge of the Singapore Indoor Stadium.

When completed in 2014, this unique cluster of integrated world-class sports facilities will help accelerate the development of Singapore's sports industry and serve as a convenient place for community engagement, which is what OCBC is known for.

ENGAGING THE COMMUNITY THROUGH THE OCBC CYCLE SERIES AND THE OCBC CYCLING TEAM

Today, OCBC Bank is synonymous with cycling in Singapore and Malaysia through the sponsorship of the largest mass cycling event in both countries – OCBC Cycle Singapore and OCBC Cycle Malaysia; and Singapore's first and only continental team, the OCBC Singapore Pro Cycling Team.

2013 was the fifth year of our sponsorship of OCBC Cycle Singapore, which helped promote an active lifestyle among people of all ages and fitness levels.

More than 11,000 cyclists rode on closed roads from 26 to 28 April, including 1,054 OCBC employees. Especially enjoyable to many participants was riding on the closed East Coast Parkway.

On the charity front, OCBC Cycle Singapore continued to help raise funds for the less privileged. Participants could ask their friends to donate to any of four charities. A total of S\$165,000 was raised for the Singapore Children's Society, Dover Park Hospice, SportsCares Foundation and SingHealth Transplant TRUEfund.

The second OCBC Cycle Malaysia event was held from 18 to 20 January 2013 starting at the Petronas Twin Towers, KLCC. More than 5,300 cyclists signed up and two new categories were introduced - the Junior Challenge, which was a 30-minute ride for children between 10 and 12 years of age, and the 24-kilometre Foldies Community Ride for enthusiasts of folding bicycles.

The OCBC Singapore Pro Cycling Team continued to focus on developing young and talented Singaporean riders to compete internationally, and to raise the profile of cycling in Singapore. With 2013 being their second year as a professional outfit, the team participated in over 20 races around Asia, garnering notable wins. With just a lone King of the Mountains jersey to its name from its first season in 2012, the OCBC Singapore Pro Cycling Team stormed to the overall yellow jersey at the five-stage Jelajah Malaysia race in 2013. The year was filled with several other wins - three stage wins, nine stage podium finishes and four other jerseys on the Union Cycliste Internationale ("UCI") Asia Tour.

The Singaporean riders achieved 12 top-20 stage finishes and four top-10 stage finishes on the UCI Asia Tour. They excelled at the Singapore National Road Cycling Championships by capturing four titles. The 2013 SEA Games in Myanmar saw five of the team's riders competing for national honours with Ho Jun Rong, Goh Choon Huat and Low Ji Wen representing Singapore, Loh Sea Keong donning Malaysian colours and Phuchong Saiudomsin riding for Thailand.

The team made history when Loh Sea Keong signed for Team Giant-Shimano, becoming the first South-east Asian to join a UCI ProTour side. His step-up to a UCI ProTeam showed that the team is on the right track towards developing young talented riders and helping them to fulfil their aspirations.

Outside of racing, the team manager completed the Sports Director course at UCI's headquarters in Switzerland. The certification is required to lead a UCI ProTeam or a Professional Continental Team, but not necessary for a Continental Team. Nonetheless, the Sports Director certification is an indication of the OCBC Singapore Pro Cycling Team's larger vision of becoming one of Asia's premier cycling squads. This gives the OCBC Singapore Pro Cycling Team a total of three UCI certifications – Team Principal as Coach, and the Team Manager as Riders' Agent and Sports Director.