

CORPORATE SOCIAL RESPONSIBILITY

Giving back to society is an integral part of OCBC's corporate culture. We recognise that our success would not be possible without the support we receive from the community so we continue to give back, especially in our core markets of **Singapore, Malaysia, Indonesia** and **Greater China**.

Our corporate CSR focus is centred around children, youth and education. For our employee-based volunteer programme, we encourage our employees to give back to a wide spectrum of the society.

Besides helping families and the community, we are also supportive of educational, environmental and humanitarian efforts.

> SINGAPORE

MORE THAN _____

2,100 employees

SPENT OVER _____

11,500 hours

TO ORGANISE MORE THAN _____

100 activities

to support different segments of the community, including children, the elderly, families on financial assistance, students with special needs and youth at risk. OCBC Community Day is an annual corporate CSR event held at the Singapore Sports Hub to reach out to youth who may not have the opportunity to try out different sporting activities. Our staff volunteers put their green thumbs to use at Gardens by the Bay, taught children financial literacy skills and worked closely with Bank OCBC NISP to support environmental projects in Indonesia.

> MALAYSIA

MORE THAN _____

1,100 OCBC Malaysia employees

SPENT CLOSE TO _____

4,700 hours

supporting children and organised activities to engage children from orphanages, shelters, autism centres and hospitals. Branch staff across Malaysia also supported the communities in their vicinities by organising activities such as charity walks, planting trees in schools and offering assistance at eye clinics in schools.

> INDONESIA

MORE THAN _____

1,600 Bank OCBC NISP employees

CONTRIBUTED MORE THAN _____

4,500 hours

TO ORGANISE MORE THAN _____

180 activities

to engage the community. Our support is centred around the themes of education, encouraging entrepreneurship, environmental preservation and social causes.

in 2015



1 in **4**

OCBC EMPLOYEES

was involved in volunteer work

> CHINA

OCBC China works with the Shanghai Soong Ching Ling Foundation ("SSCLF") to support education and children, especially children of migrant workers, to give them a head start in life. Volunteers from branches visit children with special needs and the elderly in nursing homes.

CLOSE TO _____

280 OCBC China employees

SPENT ALMOST _____

900 hours

in volunteer activities

> HONG KONG

MORE THAN _____

1,500 OCBC Wing Hang employees

SPENT MORE THAN _____

11,800 hours

supporting various segments of society including the disabled, low-income groups, single-parent families, students and senior citizens.

CORPORATE SOCIAL RESPONSIBILITY



DONATIONS

> OCBC-TODAY CHILDREN'S FUND

In Singapore, we have been donating to the **Singapore Children's Society ("SCS")**, which protects and nurtures abused or neglected children from dysfunctional families, since 2004. We support the **OCBC-TODAY Children's Fund** which pays for counselling, therapy and character-building programmes to help the children regain confidence and lead purposeful lives.



IN 2015
THE FUND HELPED RAISE

S\$820,362.10

THIS COMPRISED

S\$320,362.10 in public donations	S\$160,181.05 OCBC match of 50% of public donations	S\$339,818.95 OCBC's additional donation to fulfil annual commitment of S\$500,000
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THIS YEAR

808
children received support

bringing the total number of children who have benefited from the Fund since it was launched in 2013 to

2,128

> SHANGHAI SOONG CHING LING FOUNDATION

In China, we have been partnering the **Shanghai Soong Ching Ling Foundation ("SSCLF")** to support children and education since 2007.

While we initially offered scholarships to needy students, we have been working with SSCLF since 2013 to impart life skills and values to the children of migrant workers in order to give them a head start in life. Our donation supports the children's training for the bi-annual OCBC China Little Debate, a programme that teaches them important skills such as creative and critical thinking, problem solving and communication. On alternate years, the students undergo communication and language skills training, culminating in a competition that tests language competency.

OCBC China was named Best CSR Bank China 2015 by *Global Banking and Finance Review*.

My Singapore Dream
On 28 March 2015, winners of the OCBC China Little Debate 2014 visited Singapore for a unique learning experience outside of the classroom



> MANAGEMENT AND STAFF DONATIONS

Besides our corporate donations, our management and staff across geographies donated more than **S\$330,000** to support the **CSR activities** organised by our employees, paying for incidentals including transport, lunch and gifts for the beneficiaries.

Since June 2012, OCBC Group CEO Mr Samuel Tsien has been donating

the fees he receives from directorship positions he holds in companies outside the OCBC Group to support volunteer activities. In 2015, he donated S\$36,378.43 to the dedicated "OCBC Bank (Staff CSR Activities)" account, out of which S\$29,503.42 was utilised to support 25 volunteer projects organised by staff volunteers.

OCBC Malaysia senior management and staff contributed RM337,000 (S\$99,118) to support 38 volunteer projects.



CONTRIBUTING TO SINGAPORE

▶ LEE KUAN YEW BOOK LAUNCH



OCBC Bank sponsored a three-volume set of books collectively known as **LKY on Governance, Management, Life: A Collection of Quotes from Lee Kuan Yew** so that more people could learn from the experiences and views of Singapore's founding father.



WE DONATED

1,000
SETS

to all public libraries
and schools in Singapore

&

500
SETS

to selected schools in
markets where we have
a presence



The books were launched on 8 October 2015 by OCBC Bank Chairman, Mr Ooi Sang Kuang (second from right); Group CEO, Mr Samuel Tsien (third from right); together with Mr Patrick Daniel, Editor-in-Chief of the English, Malay and Tamil media group, Singapore Press Holdings (first from right); and Mr Warren Fernandez, Editor of The Straits Times (fourth from right).



EMPLOYEE VOLUNTEERISM

▶ SINGAPORE

In Singapore, our employees continued to **volunteer at selected voluntary welfare organisations** ("VWOs") over a longer-term period in order to provide sustainable support for their causes. By ensuring that each business unit supported a specific VWO, we were able to provide equal support to all our VWO partners.

2,128
EMPLOYEES



SPENT

11,531
HOURS



helping beneficiaries from 15 VWOs, including the Asian Women's Welfare Association ("AWWA"), Food from the Heart, the KK Children and Women's Hospital, St Andrew's Autism Centre, the Movement for the Intellectually Disabled ("MINDS"), the Thye Hua Kwan Moral Charities and Regent Secondary School.



CORPORATE SOCIAL RESPONSIBILITY



EMPLOYEE VOLUNTEERISM

EACH VOLUNTEER CONTRIBUTED
AN AVERAGE OF

5.4
HOURS



TO
COMMUNITY WORK



The activities included preparing meals for the residents of the AWWA Senior Community Home, teaching students how to communicate and demonstrate care for the elderly, working with beneficiaries from MINDS to make items to be sold at the MINDS craft store, and painting murals to decorate the newly opened THK Children's Therapy Centre at Macpherson.

PROMOTING FINANCIAL LITERACY THROUGH THE MIGHTY SAVERS APP



With digitalisation and technology becoming more prevalent in today's world, two OCBC Bank mobile developers and one experience design specialist mentored four students of Yu Neng Primary School to successfully co-create an online financial literacy app, named **The Mighty Savers**, that will benefit thousands of children aged seven to 12. This project fits neatly into Singapore's Smart Nation vision, which aims to harness infocomm technology to improve lives, connect people and strengthen the fibre of society.

This seven month-long collaboration saw our volunteers and the students working closely to design and code the game that teaches wise spending, the difference between needs and wants, how to save and invest and the importance of giving. Money management concepts from the OCBC Mighty Savers® programme were integrated into the game to ensure a robust financial literacy foundation for children. This project helped the students integrate classroom learning with real-life hands-on application of their coding skills.

REACH-OUT IN DAKOTA CRESCENT



On 1 August 2015, **250 staff volunteers from OCBC Bank, Bank of Singapore and Great Eastern** visited the residents of Dakota Crescent before they move out of the estate, which has been earmarked for redevelopment.

Our volunteers presented residents with photos as mementos of their happy times in Dakota Crescent and 12,000 fortified rice meal packs. Each pack contained rice, dhal, dehydrated vegetables and a mix of 23 essential vitamins and minerals to help boost the nutrition value of the meals.

OCBC Group CEO Mr Samuel Tsien, Great Eastern Singapore CEO Dr Khoo Kah Siang and the Member of Parliament representing Mountbatten Single-Member Constituency, Mr Lim Biow Chuan attended this event.

OCBC COMMUNITY DAY AT THE SINGAPORE SPORTS HUB

OCBC Community Day, held on 7 November 2015 at the Singapore Sports Hub, was attended by close to **60 children and youth** from the Singapore Children's Society, Regent Secondary School and Yu Neng Primary School. Through this event, we were able to offer them the chance to try out different sporting activities, an opportunity they may not otherwise enjoy. The participants enjoyed activities such as dragon boat rowing, speedminton, beach volleyball and cycling. Singapore's National Beach Volleyball team players coached the children before they engaged in friendly competition.



COLLABORATING WITH BANK OCBC NISP TO GIVE BACK



On 6 June 2015, volunteers from **OCBC Singapore, Bank of Singapore** and **Bank OCBC NISP** visited **Ciaseupan Village** in **Indonesia** to build a public sanitation facility and six catfish-breeding ponds, and to refurbish a local kindergarden. The volunteers' efforts contributed towards more hygienic living conditions in the village and enabled its more than 1,000 villagers to remain self-sufficient. This is our third collaboration with Bank OCBC NISP to support environmental efforts in Indonesia.

We are the first financial institution to win the Indonesia Green Awards 2015, Water Resources Conservation category, for building a water filtration system for the residents of Sabira Island, a project that our volunteers undertook in 2014.

> CHINA

In China, **279 employees** spent an average of **3.2 hours** engaged in **10 activities**.

In total, they spent 882 hours on various activities, ranging from cooking a hot meal for the elderly in Chengdu to planning activities for children in the areas around our Tianjin, Xiamen and Shaoxing branches. Besides presenting gifts and school supplies to the children, our volunteers taught them financial literacy skills and encouraged them to practise the value of giving back to the community, using OCBC founder Mr Lee Kong Chian's life story as an example.

The annual OCBC Day, held on 17 October 2015, saw more than 200 employees and their family members turn up and donate over 100 pieces of winter clothing to children living in the rural areas of the Sichuan province. About RMB8,510 (S\$1,879) was also raised for the Shanghai Soong Ching Ling Foundation ("SSCLF") through the auction of drawings and the sale of photos taken during OCBC Day.

> HONG KONG

OCBC Wing Hang employees continued to actively engage the community in Hong Kong. This year, **1,526 employees** spent **11,804 hours** to organise **19 activities**. On average, each volunteer spent **7.7 hours** on community work.

OCBC Wing Hang sponsored the Reading Carnival organised by the Hong Kong Professional Teachers' Union Leisure and Cultural Service Department and Hong Kong Public Libraries on 28 November 2015. More than 64,000 visitors turned up at the carnival which promotes reading as a life-long habit among children of primary and secondary school level. Forty-five employee volunteers helped organise and manage the gift redemption programme as well as maintain order throughout the carnival.

On 9 May 2015, 50 volunteers manned stalls at the Oxfam Rice Sale to sell rice packs at HK\$20 each. The proceeds will help provide education and support for children left behind in rural China while their parents work in the cities.



CORPORATE SOCIAL RESPONSIBILITY



EMPLOYEE VOLUNTEERISM

> MALAYSIA



In Malaysia, **1,128 employees** spent **4,686 hours** on community work and organised **38 activities** to support various segments of the community. Each employee contributed an average of **4.2 hours** in volunteer work.

Learning from the successful implementation in Singapore, each business unit and branch was encouraged to organise at least one volunteer activity this year. As a result, the number of volunteers increased four-fold compared to the previous year.

OCBC Malaysia was the title sponsor of the OCBC Kuala Lumpur ("KL") Car Free programme aimed at protecting the environment and encouraging a healthy lifestyle. On designated days, selected roads in KL were closed for people to cycle, skateboard, roller blade or run. Our volunteers organised activities to encourage participation.

30 OCBC Kuching branch employees washed 25 cars on 15 November 2015 and raised RM3,730 (S\$1,097) for Hope Place Kuching, a non-governmental organisation supporting the needy and underprivileged in Kuching, including disabled children and adults, abandoned senior citizens and single mothers. The money was used to purchase food.

In 2015, staff volunteers from the Group Operations and Technology division's Singapore and Malaysia teams helped to build a smart multimedia room, equipped with an interactive digital whiteboard, for a local primary school, Sekolah Jenis Kebangsaan (C) Pei Cheng, Chemor, in Perak. They also painted a classroom and other sections of the school, re-painted the badminton court lines, repaired 100 tables and planted 40 trees. The division has committed to supporting 20 underprivileged students from the school by providing each of them one daily meal and basic school supplies for a year.

> INDONESIA

In Indonesia, **1,657 employees** contributed **4,535 hours** to organise **186 activities** to engage the community. Our volunteer programme in Indonesia is centred around the themes of education, encouraging entrepreneurship, environmental preservation and social causes. Each volunteer contributed an average of **2.7 hours** to community work.

Extending education beyond the classroom, our volunteers conducted a financial literacy programme for junior and high school students. Besides teaching them money management concepts through games, our volunteers showed the students how to deposit money, keep track of savings and use the automated teller machines at our branches.

Working with Yayasan Karya Salemba Empat ("KSE"), our volunteers also organised workshops to teach university students the basics of entrepreneurship. At the end of the programme, the students presented their business ideas to industry leaders and the winners received funding to implement their plans, under the mentorship of our staff volunteers.





PROMOTING A HEALTHY LIFESTYLE

OCBC Bank invests in relevant large-scale programmes and projects to encourage interaction and bonding as communities. Our chosen projects this year revolved around cycling and the iconic Singapore Sports Hub.



PUBLIC PARTICIPANTS

2014
11,441

2015
6,050

OCBC PARTICIPANTS

2014
1,318

2015
1,244

OCBC CYCLE – SINGAPORE



Close to **7,300 cyclists** rode on closed roads on 29 and 30 August 2015 at the only mass cycling event in the country. This is the seventh year of our major cycling event – OCBC Cycle – which promotes safe cycling and an active lifestyle.

OCBC Cycle 2015 targeted cyclists across a wide spectrum of cycling proficiencies through categories like The Straits Times Ride (23km) and The Sportive Ride (42km) for adults and The Mighty Savers® Kids Rides for kids and families. The highlight for this year was the OCBC Cycle Speedway Southeast Asia and Club Championships, which proved to be a hit among serious athletes in the local and regional cycling scene.

Companies that participated in The Business Times Cycle of Hope Corporate Bike Ride gave back to charity as more than half the registration fees were donated to our four chosen charity organisations – the Singapore Children’s Society, SportCares, TRUEfund and The Business Times Budding Artists Fund. Close to \$47,000 was raised via a series of fundraising activities for the four charity organisations.

Beyond fundraising, event participants volunteered to teach 20 underprivileged children the life skill of cycling.



OCBC CYCLE – MALAYSIA

The fourth **OCBC Cycle KL** event was held on 8 November 2015 at the Dataran Merdeka. **Two thousand cyclists** participated in the event, with the highlight being the 42km ride for serious riders.

Cyclists rode past a few of the capital’s most iconic landmarks including Masjid Negara, the Sultan Abdul Samad building, the old KTM railway station and the world-famous Petronas Twin Towers.