

The OCBC Group

Feb 2018

Who we are	We are the longest established Singapore financial services group, formed in 1932 from the merger of three local banks, the oldest of which was founded in 1912. We are now the second largest financial services group in Southeast Asia by assets and one of the world's most highly-rated banks, with an Aa1 rating from Moody's. Recognised for its financial strength and stability, OCBC Bank is consistently ranked among the World's Top 50 Safest Banks by Global Finance and has been named Strongest Bank in Singapore by The Asian Banker in 2015-2017. Our insurance subsidiary, Great Eastern Holdings, is the largest insurance group in Singapore and Malaysia by assets. Our asset management subsidiary, Lion Global Investors, is one of the largest private sector asset management companies in Southeast Asia. Private banking services are provided by our subsidiary, Bank of Singapore, which operates on a unique open-architecture product platform to source for the best-in-class products to meet its clients' goals.	
Total Core Income	S\$9.6 billion (Jan-Dec 2017)	
Net Profit	S\$4.1 billion (Jan-Dec 2017)	
Market Capitalisation	S\$52.6 billion (as at 13 Feb 2018)	
Network	Our full spectrum of specialist financial services and solutions is delivered through an extensive global network of more than 600 branches and representative offices in 18 countries and regions. These include over 330 branches and offices in Indonesia operated by our subsidiary, Bank OCBC NISP and over 100 branches and offices in Hong Kong, Macau and China under OCBC Wing Hang.	
Market Presence	With a dominant presence in both the consumer and business banking segments in Singapore and Malaysia, we are the number one player in bancassurance in Singapore, and rank among the top players in unit trust distribution, home loans, personal credit, small- and medium-sized enterprises market and the Singapore Dollar capital market.	
Capital Strength	Common Equity Tier 1 capital ratio: 13.9%, Tier 1 capital ratio: 14.9%, Total capital ratio: 17.2% (as at 31 Dec 2017).	
Credit Ratings	Moody's: Aa1, S&P: AA-, Fitch: AA-	
History	<p>1912 Establishment of Chinese Commercial Bank, one of OCBC's predecessor banks</p> <p>1925 First Singapore bank to open a branch in Xiamen, China</p> <p>1932 OCBC formed with the amalgamation of three Chinese banks in Singapore (Oversea-Chinese Bank, Ho Hong Bank and Chinese Commercial Bank)</p> <p>1972 Acquired Four Seas Communications Bank, the oldest surviving bank in Singapore</p> <p>2001 Acquired Keppel Capital Holdings</p>	
Key Corporate Milestones in Last 10 Years	<p>2006 <i>Jun</i> <i>Aug</i></p> <p>2007 <i>Aug</i> <i>Nov</i></p> <p>2008 <i>Jan</i> <i>Apr</i> <i>Dec</i></p> <p>2009 <i>Oct</i></p> <p>2010 <i>Jan</i></p> <p>2011 <i>Jan</i></p> <p>2014 <i>Jul</i></p>	<p>Completed acquisition of a 12.2% stake in China's Ningbo Commercial Bank Achieved 87.1% shareholding in GEH following voluntary cash offer</p> <p>Commencement of business of wholly-owned subsidiary in China, OCBC China Received Bank Negara Malaysia's approval to set up Islamic banking subsidiary</p> <p>Announced conditional takeover offer of PacificMas Berhad Achieved 67% shareholding in PacificMas Berhad Commencement of business of Islamic banking subsidiary, OCBC Al-Amin Indonesian subsidiary, Bank NISP, is renamed Bank OCBC NISP</p> <p>Announced intention to acquire ING Asia Private Bank Ltd & its affiliated entities</p> <p>Completed acquisition of ING Asia Private Bank Ltd & its subsidiaries; launch of private banking subsidiary, Bank of Singapore</p> <p>Completed merger of Bank OCBC NISP & Bank OCBC Indonesia, with merged entity adopting the name, Bank OCBC NISP</p> <p>Achieved 97.52% shareholding in Wing Hang Bank in Hong Kong following a voluntary general offer</p>

	<i>Oct</i>	Assumed full ownership of Wing Hang Bank and delisted it from HKSE Wing Hang Bank's branches in Hong Kong & Macau bear the new name & logo, OCBC Wing Hang
2015	<i>Apr</i>	Official opening of securities subsidiary in Indonesia, OCBC Sekuritas Official opening of branch in Yangon
2016	<i>Jul</i>	Merged two banking subsidiaries in China, OCBC China and Wing Hang China, to form OCBC Wing Hang China
	<i>Nov</i>	Bank of Singapore completes acquisition of the wealth and investment management business of Barclays Bank in Singapore and Hong Kong
2016	<i>Jul</i>	Private banking subsidiary, Bank of Singapore, to acquire the wealth and investment management business of Barclays Bank in Singapore and Hong Kong
2017	<i>May</i>	Entered into an agreement to acquire National Australia Bank's (NAB) Private Wealth business in Singapore and Hong Kong

Key Awards and Accolades

- Strongest Bank in Singapore: The Asian Banker 500 Strongest Banks in Asia Pacific '17 (3rd consecutive year)
- Among the World's Top 10 Commercial Banks: Global Finance '17
- Among the World's Top 50 Safest Banks (No. 2 in Asia): Global Finance '17
- Best in Sector (Finance) and Fastest Growing Company in Finance Sector: The Edge Singapore Billion Dollar Club '17
- Best Employer – Singapore and Best Employer – Malaysia: Aon Best Employers Awards '17
- Best Private Bank in Singapore and Best Private Bank in Indonesia: The Banker and Professional Wealth Management Global Private Banking Awards '17
- Outstanding Private Bank – Asia Pacific Regional Player, Outstanding Private Bank – Southeast Asia and Best Discretionary & Advisory Service Offering – Highly Commended: Private Banker International Wealth Awards '17
- Best Employee Engagement (Bronze) for Business Banking Commercial Service Centre: Excellence in Customer Experience Awards '17
- Excellence in Graduate Recruitment & Development (Gold), Excellence in Learning & Development (Gold) and Excellence in Employer Branding (Bronze): HR Excellence Awards '17
- Highest number of winners in the financial industry: Excellent Service Award (EXSA) '17 (3rd consecutive year)
- IBF Inspire Award: IBF Awards '17 (2nd consecutive year)
- Asia's Best Bank for SMEs: Euromoney Awards for Excellence '17
- ASEAN SME Bank of the Year: Asian Banking & Finance Retail Banking Awards '17 (7th consecutive year)
- Best SME Bank in Singapore: Alpha Southeast Asia Annual Best Financial Institution Awards '17 (8th consecutive year)
- Best SME Bank in Southeast Asia: Alpha Southeast Asia Annual Best Financial Institution Awards '17
- Best Private Bank in Singapore: FinanceAsia Country Awards for Achievement '17
- Best Investor Relations Company (Singapore): Corporate Governance Asia's 7th Asian Excellence Recognition Awards '17
- Achievement in Operational Risk Management Award in Asia Pacific: The Asian Banker Risk Management Awards '17 (3rd consecutive year)
- Best Graduate Recruitment Programme (Gold), Best Staff Referral Programme (Gold) & In-House Recruitment Team of the Year (Silver): Asia Recruitment Awards '17
- Best Private Bank for Ultra High Net Worth Clients (AUM: Greater than US\$30 million) in Philippines & Best Private Bank for Super Affluent Clients (AUM: US\$1 million to US\$5 million) in Indonesia: Euromoney Private Banking Survey '17
- Asia Pacific's Leader in Smart Payments Experience: Financial Insights Innovation Awards '17
- Best Private Bank – Singapore and Best Private Bank – Philippines: Asian Private Banker Awards for Distinction '16
- Best Internet Bank in Singapore: International Finance Magazine Awards '16
- World Class Award for Consumer Financial Services in Singapore: Global Performance Excellence Awards '16
- House of the Year (Singapore): Asia Risk Awards '16
- Best Private Bank in Singapore by High Net Worth Individuals (US\$1-5 million in AUM) for Best Structured Products & Derivatives, Best Alternative Investments and Discretionary Portfolio Management: Asiamoney Private Banking Poll '16
- Outstanding Private Bank – Southeast Asia: Private Banker International Wealth Awards '16

- IBF Inspire Award: IBF Awards '16
- Asia's Top Design Practice (Platinum): Singapore Design Awards '16
- Strongest Bank in Singapore: The Asian Banker AB 500 Strongest Banks '16
- Among the World's Top 10 Commercial Banks: Global Finance '16
- Among the World's Top 50 Safest Banks: Global Finance '16
- Best Managed Board for Companies with S\$1 billion & above in Market Capitalisation: Singapore Corporate Awards '16
- Best Employer – Singapore: Aon Hewitt Best Employers Awards '16
- Best Employer – Malaysia: Aon Hewitt Best Employers Awards '16
- Asia's Best Bank for SMEs: Euromoney Awards for Excellence '16
- Best FX Bank for Corporates & FIs in Singapore: Alpha Southeast Asia Best Financial Institution Awards '16
- Best Managed Bank in Asia Pacific: The Asian Banker '16
- Best Managed Bank in Singapore: The Asian Banker '16
- Achievement in Operational Risk Management Award in Asia Pacific: The Asian Banker Risk Management Awards '16
- Best ASEAN SME Bank of the Year: Asian Banking & Finance Retail Banking Awards '16
- SME Bank of the Year in Malaysia : Asian Banking & Finance Retail Banking Awards '16
- SME Bank of the Year in Indonesia: Asian Banking & Finance Retail Banking Awards '16
- Best SME Bank in Singapore: Alpha Southeast Asia Annual Best Financial Institution Awards '16
- Best SME Bank in Southeast Asia: Alpha Southeast Asia Annual Best Financial Institution Awards '16
- Best Private Wealth Management Bank in Singapore: Alpha Southeast Asia Best Financial Institution Awards '16
- Best Private Wealth Management Bank in Southeast Asia: Alpha Southeast Asia Best Financial Institution Awards '16
- Winner of the Thought Leadership Category: International SOS Foundation Duty of Care Awards '16
- Overall Top Award Winning Broker in Singapore: Thomson Reuters Analyst Awards '16
- Most Attractive Employer (Banking & Financial Services Sector): Randstad Award '16
- Exemplary Employer: TAFEP Exemplary Employer Award '16
- One of the Best Managed Companies in Singapore: FinanceAsia Asia's Best Companies '16
- Gold award for Mighty Savers app & SG Mark Awards for FRANK by OCBC website, OCBC online investment platform, OCBC Premier Banking Centre, modular chair and lounge table: Singapore Good Design Mark Awards '16
- Best App – Creativity (Gold award), Best App – Utility (Silver award) & Best App – Consumer Brand (Bronze award) for OCBC OneTouch mobile launch campaign: Mob-Ex Awards '16
- Best Bank in Singapore: Global Finance The World's Best Developed Markets Banks '16
- Best Deposit Product of the Year for OCBC 360 Account: The Asian Banker Excellence in Retail Financial Services Awards '16
- Best Cash Management Bank in Singapore: Global Finance Best Treasury and Cash Management Provider Awards '16

(Business Focus

Consumer Banking

Global Consumer Financial Services division offers an array of consumer products and services to more than one and a half million OCBC customers with diverse needs. As the leader in several segments including bancassurance and home loans, our services range from providing greater convenience in financial transactions and deposits, to increasing the number of options in loans, credit cards and wealth management products.

Business Banking

Global Corporate Bank, the corporate banking division of OCBC Bank, services small and medium enterprises, large corporates, real estate companies, government and institutional customers from key markets including Singapore, Malaysia, Indonesia & Greater China.

Investment Banking

Group Investment Banking division, which comprises Capital Markets, Corporate Finance and Mezzanine Capital, works closely with the Group Corporate & Commercial Banking divisions to develop and customise products and services to meet customers' requirements.

Transaction Banking

Group Transaction Banking division offers transaction-related services such as cash management, trade finance and custody/nominee services, to SMEs, large corporations, financial institutions and government entities. Together with a state-of-the-art electronic delivery system, our clients can make payments and prepare trade documents with ease and accuracy.

Treasury & Investment Banking

Group Treasury & Investment Banking Division works in partnership with Global Corporate Bank and Global Consumer Financial Services to structure products and financial solutions for customers who need to invest their funds, hedge their exposures, raise debt and equity financing and mezzanine financing. It also engages in proprietary trading in the money, foreign exchange, fixed income securities and equity derivatives markets.

International

OCBC Bank has an international network of more than 610 overseas branches and representative offices in 18 countries and territories. This extensive network serves mainly our clients expanding or investing overseas from our core markets. Similarly, our overseas branch network also assists and provides banking services to foreign companies doing business in Singapore, Malaysia, Indonesia & Greater China.

Selected 5-Year Financials



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