

## The OCBC Group

Oct 2014

<b>Who we are</b>	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. We were ranked by Bloomberg Markets as the world's strongest bank in 2011 and 2012. 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 continued to gain industry recognition including being voted "Outstanding Private Bank in Asia Pacific" by Private Banker International.	
<b>Total Core Income</b>	S\$5,910 million (Jan-Sep 2014)	
<b>Net Profit</b>	S\$3,051 million (Jan-Sep 2014)	
<b>Market Capitalisation</b>	S\$38.6 billion (as at 29 Oct 2014)	
<b>Network</b>	Our full spectrum of specialist financial services and solutions is delivered through an extensive global network of over 630 branches and representative offices in 18 countries and territories. These include more than 330 branches and offices in Indonesia operated by our subsidiary, Bank OCBC NISP and OCBC Wing Hang's 95 branches in Hong Kong, Macau and China.	
<b>Market Presence</b>	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.	
<b>Capital Strength</b>	Common Equity Tier 1 capital ratio: 14.7%, Tier 1 capital ratio: 14.7%, Total capital ratio: 17.4% (as at 30 Jun 2014)	
<b>Credit Ratings</b>	Moody's: Aa1, S&P: AA-, Fitch: AA-	
<b>History</b>	1912	Establishment of Chinese Commercial Bank, one of OCBC's predecessor banks
	1925	First Singapore bank to open a branch in Xiamen, China
	1932	OCBC formed with the amalgamation of three Chinese banks in Singapore (Oversea-Chinese Bank, Ho Hong Bank and Chinese Commercial Bank)
	1972	Acquired Four Seas Communications Bank, the oldest surviving bank in Singapore
	2001	Acquired Keppel Capital Holdings
<b>Key Corporate Milestones</b>	2003	<i>Feb</i> Announced New Horizons Strategy to build a platform for growth <i>Nov</i> Merger of OCBC Finance with OCBC Bank
	2004	<i>Mar</i> Proposed acquisition of 22.5% stake in PT Bank NISP, Indonesia <i>Apr</i> Announced intention to make S\$2.8 billion offer for Great Eastern Holdings <i>Jun</i> Achieved 81.1% shareholding in Great Eastern Holdings (GEH) <i>Dec</i> Announced intention to increase shareholding in PT Bank NISP to 51%
	2005	<i>Mar</i> Official opening of e2 Power's Cyberjaya Office <i>Apr</i> Bank NISP becomes a subsidiary of OCBC Bank Collaboration with Bank NISP to launch joint ATM cash withdrawal service <i>Jun</i> Official opening of OCBC Bank's new corporate HQ in Kuala Lumpur Raised stake in Bank NISP to 70.62% Announced merger of asset management operations of OAM with Straits Lion Asset Management <i>Jul</i> Opened off-shore branch in Brunei
	2006	<i>Jan</i> Announced intention to take a 12.2% stake in China's Ningbo Commercial Bank <i>Mar</i> Announced New Horizons II Strategy to embed OCBC in the region Announced intention to acquire 10% stake in Vietnam's VP Bank <i>Jun</i> Completed acquisition of a 12.2% stake in China's Ningbo Commercial Bank <i>Aug</i> Achieved 87.1% shareholding in GEH following voluntary cash offer

	<i>Aug</i>	Completed acquisition of a 10% stake in Vietnam's VP Bank
2007	<i>Aug</i> <i>Nov</i>	Commencement of business of OCBC China Received Bank Negara Malaysia's approval to set up Islamic banking subsidiary
2008	<i>Jan</i> <i>Apr</i> <i>Dec</i>	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
2009	<i>Oct</i>	Announced intention to acquire ING Asia Private Bank Ltd & its affiliated entities
2010	<i>Jan</i>	Completed acquisition of ING Asia Private Bank Ltd & its subsidiaries; launch of private banking subsidiary, Bank of Singapore
2011	<i>Jan</i>  <i>Feb</i>	Completed merger of Bank OCBC NISP & Bank OCBC Indonesia, with merged Entity adopting the name, Bank OCBC NISP Announced New Horizons III Strategy
2014	<i>Jul</i>  <i>Oct</i>	Achieved 97.52% shareholding in Wing Hang Bank in Hong Kong following a voluntary general offer Wing Hang Bank's 80 branches in Hong Kong & Macau bear the new name & logo, OCBC Wing Hang

**Key Awards and Accolades**

- Outstanding Private Bank – South East Asia & Outstanding Private Bank – Asia Pacific (Highly Commended): Private Banker International Outstanding Private Bank South East Asia '14
- South East Asia Achievement in Credit Risk Management & Liquidity Risk Management: The Asian Banker Risk Management Awards '14
- Domestic Trade Finance Bank of the Year in Singapore: Asian Banking & Finance Wholesale Banking Awards '14
- Online Securities Platform of the Year in Singapore: Asian Banking & Finance Retail Banking Awards '14
- Singapore Service Class Certification (Renewal) & People Developer Certification for Business Banking Commercial Service Centre: SPRING Singapore '14
- Best SME Bank in Singapore: Global Banking & Finance Review '14
- Best SME Bank in Malaysia: Global Banking & Finance Review '14
- Best SME Bank in Indonesia: Global Banking & Finance Review '14
- Best ASEAN SME Bank of the Year: Asian Banking & Finance Retail Banking Awards '14
- SME Bank of the Year in Malaysia: Asian Banking & Finance Retail Banking Awards '14
- SME Bank of the Year in Indonesia: Asian Banking & Finance Retail Banking Awards '14
- Best Mobile Banking E-initiative for OCBC Money In\$ights: The Asian Banker Excellence in Retail Financial Services International Awards '14
- Best Cash Management Bank in Singapore: Alpha Southeast Asia Annual Best Financial Institution Awards in SEA '14
- Best Private Wealth Management Bank in Singapore: Alpha Southeast Asia Annual Best Financial Institution Awards in SEA '14
- Best Private Wealth Management Bank in Southeast Asia: Alpha Southeast Asia Annual Best Financial Institution Awards in SEA '14
- Best Trade Finance Bank in Singapore: The Asian Banker Transaction Banking Awards '14
- Best Islamic Bank of the Year 2014 (Malaysia): The Banker Islamic Bank of the Year Awards '14
- Private Bank Award (High Net Worth category): Wealth Briefing Asia Awards '14
- Best Cross Border Core Banking Implementation Award: The Asian Banker Technology Implementation Awards '14
- Singapore Quality Class STAR Certification for Payment & E-Banking Operations: SPRING Singapore '14
- Process Excellence in Collection & Debt Management: Retail Banker International Asia Trailblazer Awards '14
- Best SME Bank (Working Capital Management): The Asset Triple A Asset Asian Awards '14
- Best Trade Finance Solution: The Asset Triple A Asset Asian Awards '14
- Asia's Best Bank and Asia's Most Dynamic Bank: IDC Financial Insights Innovation Awards '14
- Singapore Quality Class STAR (SQC STAR) & Singapore Service Class (S-Class) Certifications for Consumer Credit Risk Management: SPRING Singapore '13
- Best Cash Management Bank in Singapore: The Corporate Treasurer Awards '13
- Best Private Bank – Singapore: Asian Private Bank Awards for Distinction '13
- One of the 30 More Gorgeous (and Simple) Banking Websites: The Financial Brand '13

- China Top 5 Best Institutional Investor (Modern Agriculture Category): China Venture '13
- Overall Best for Interest Rates Derivatives (Singapore), Overall Best for Interest Rates Derivatives (Indonesia) & Best for Credit Derivatives (Malaysia): AsiaMoney Fixed Income Poll Country Awards '13
- Best Pricing for Commodities Derivatives for Local Currency Commodities – SGD, Best Sales Service in Commodities Derivatives for Local Currency Commodities – SGD & Best Interest Rates Research & Market Coverage for Local Currency Interest Rates – SGD : AsiaMoney Fixed Income Poll Domestic Awards '13
- Regional Best Sales Services in Interest Rate Derivatives (ranked 3<sup>rd</sup>), Regional Best Team for Asian Macroeconomic Research (ranked 2<sup>nd</sup>) & Best for Overall Interest Rates Research Analyst – Selena Ling (ranked 3<sup>rd</sup>): AsiaMoney Fixed Income Poll Regional Awards '13
- Regional Derivatives House of the Year: AsiaRisk Awards '13
- Outstanding Private Bank – Asia Pacific and Outstanding Private Bank – Southeast Asia (Highly Commended): Private Banker International Outstanding Private Bank Asia Pacific '13
- Best Overall Domestic Provider of FX Services, and Best for FX Products & Services, FX Options, and FX Research & Market Coverage (Singapore): Asiamoney FX Poll 2013
- Singapore Corporate Governance Award – Big Cap Category (Merit): SIAS Investors' Choice Awards '13
- Domestic Trade Finance Bank of the Year in Singapore: Asian Banking & Finance Wholesale Banking Awards '13
- Best Private Bank in Singapore: FinanceAsia Country Awards for Achievement '13
- Best Cash Management Bank in Singapore: Alpha Southeast Asia Annual Best Financial Institution Awards in SEA '13
- Best SME Bank in Singapore: Alpha Southeast Asia Annual Best Financial Institution Awards in SEA '13
- Online Securities Platform of the Year - Singapore: Asian Banking & Finance Retail Banking Awards '13
- Best ASEAN SME Bank of the Year: Asian Banking & Finance Retail Banking Awards '13
- Most Attractive Employer 2013 (Banking & Finance sector): Randstad Award '13
- Best in Treasury & Working Capital, SMEs (Singapore): The Asset Triple A Treasury, Trade & Risk Management Awards '13
- Regional Best Working Capital Solution: The Asset Triple A Treasury, Trade & Risk Management Awards '13
- Best Trade Finance Solution, Singapore: The Asset Triple A Treasury, Trade & Risk Management Awards '13
- Best Bank in Singapore: Global Finance Best Developed Market Banks '13
- Best Consumer Credit Product: The Asian Banker Excellence in Retail Financial Services International Awards '13
- Best Customer Relationship Management: The Asian Banker Excellence in Retail Financial Services International Awards '13
- Best Retail Bank in Singapore: The Asian Banker Excellence in Retail Financial Services International Awards '13
- Strategy Excellence in Third Party Partnerships (for partnership with NTUC Fairprice & NTUC Link): Banking & Payments Asia TrailBlazer Awards '13
- Service Provider Excellence in Application of Analytics: Banking & Payments Asia TrailBlazer Awards '13
- Product Excellence in Credit Cards (for OCBC Cashflo Card): Banking & Payments Asia TrailBlazer Awards '13
- Excellence in Product Delivery Award (for Easi-Credit "Cash-in-3-min"): Financial Insights Innovation Awards '13

## **Business Focus**

<i>Consumer Banking</i>	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 in Singapore and Malaysia. 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.
<i>Business Banking</i>	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 and Malaysia.
<i>Investment Banking</i>	Group Investment Banking division, which comprises Capital Markets, Corporate Finance and Mezzanine Capital, works closely with the Group Business Banking Division to develop and customise products and services to meet customers' requirements.
<i>Transaction Banking</i>	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 in Singapore and Malaysia. Together with a state-of-the-art electronic delivery system, our clients can make payments and prepare trade documents with ease and accuracy.
<i>Treasury &amp; Investment Banking</i>	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.
<i>International</i>	Outside Singapore and Malaysia, OCBC Bank has an international network of more than 450 overseas branches and representative offices in 17 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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