### OCBC Stakeholder Engagement Approach

<table>
<thead>
<tr>
<th>Stakeholder Groups</th>
<th>Interests and Concerns</th>
<th>Our Response</th>
<th>Engagement Method</th>
<th>Frequency</th>
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</table>
| Customers          | • Quality and consistency of the customer experience  
• Commitment to customer relationships  
• Quality of advice  
• Relevance and suitability of recommended products and services  
• Adherence to Fair Dealing principles                                                                 | • Deliver superior customer experience by leveraging new technologies  
• Develop customer-centric products and solutions based on customer insights drawn from continuous interactions with customers  
• Design seamless, simple and meaningful ways to interact and engage with the Bank  
• Engage customers through our Simply Spot on Brand Promise as a pledge to understanding their needs | • Surveys, interviews and workshops to better understand our customers and benchmark against competitors  
• Customer complaint tracking and problem resolution process/governance  
• Cross functional projects with focus on the improvement of the experience and the delivery of our Brand Promise  
• Active senior engagement in customer experience projects  
• Employee training programme on human-centred design techniques to ensure our customers are the focus of the product development process | • Regular interactions with customers through qualitative and quantitative research methods  
• Monthly tracking of service level performance across various channels and customer complaints  
• Monthly reporting to senior management on customer service excellence  
• Annual benchmarking against competitors                                                                                      |
| Employees          | • Supportiveness of work culture  
• Progressiveness of work environment  
• Opportunities for continuous learning and development                                                                                     | • Engage employees with HR policies and programmes based on the three pillars of the OCBC Employer Brand – Caring, Progressive and Delivering a Difference  
• Ensure no employee is left behind in our digitalisation journey through our Future Smart Programme, which trains and develops digital | • Employee Engagement Survey  
• Quarterly e-mails from Group CEO on OCBC’s accomplishments and objectives  
• Divisional town halls  
• Internal newsletter — OCBC Teller  
• Focus groups and skip-level sessions to obtain continuous feedback                                                                 | • Biennial Employee Engagement Survey  
• Ongoing engagement at division and department levels                                                                                   |
<table>
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<tr>
<th>Competencies of Employees Globally</th>
<th>Investors</th>
<th>Communities</th>
</tr>
</thead>
</table>
| Stability and sustainability of earnings growth | • Stability and sustainability of earnings growth  
• Soundness of funding and capital position  
• Predictability and sustainability of dividend pay-out  
• Asset quality  
• Strength of corporate governance and stewardship  
• Commitment to responsible financing practices | • Stability and sustainability of earnings growth  
• Soundness of funding and capital position  
• Predictability and sustainability of dividend pay-out  
• Asset quality  
• Strength of corporate governance and stewardship  
• Commitment to responsible financing practices |  |
| Competencies of Employees Globally | • Pursue a prudent growth strategy  
• Construct a sound funding and capital framework and diversified funding base  
• Maintain a consistent dividend policy  
• Apply robust risk management practices and disclosures  
• Ensure strong Board oversight and transparent disclosure  
• Adopt responsible financing framework and disclose sustainability commitments and practices  
• Address Environmental, Social and Governance (ESG) queries in a timely and responsible manner | • Financial reports and disclosures  
• Annual Report  
• Announcements on OCBC Bank’s website  
• Announcements via SGXNet  
• Results briefings and webcasts  
• Annual General Meeting with shareholders  
• Meetings, conferences and roadshows  
• Corporate Day | • Quarterly briefing for earnings announcements  
• Annual Report  
• Annual General Meeting  
• Regular meetings with investors |
| Competencies of Employees Globally | • Commitment to responsible financing practices | • Commitment to responsible financing practices  
• Continue with the #OCBCCares Programme, which offers holistic support to make a difference  
• Organise community engagement activities to build relationships  
• Continue with the #OCBCCares Fund for the Environment to support ground-up initiatives which | • Volunteer activities that have strategic long-term impact on beneficiaries and support the environment  
• Events that engage the community at large  
• Collaboration with partner organisations  
• Evaluation and disbursement of donations and funds to beneficiary groups and ground-up efforts | • Regular disbursement of donations and funds to charity partners and educational institutions  
• Regular volunteer activities throughout the year  
• Annual signature events, including OCBC Cycle and OCBC Community Day in Singapore, OCBC Cycle in Malaysia and OCBC Wing |
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<th>Regulators</th>
<th>Deliver sustainable environmental impact • Offer bond-free scholarships and book prizes</th>
<th>Training workshops to help community members apply for funds from OCBC for ground-up environmental efforts</th>
<th>Hang Little Debate in China</th>
</tr>
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<tbody>
<tr>
<td>• Robustness of risk culture • Management of risks • Commitment to combating financial crime • Strength of data governance and security • Preparedness to face cyber threats • Stability of financial performance • Responsiveness to fintech developments</td>
<td>• Formulate a comprehensive compliance risk framework to provide a holistic approach to managing legal and regulatory risk • Implement policies and procedures to ensure compliance with applicable laws, rules and regulations • Advise business units and provide regular training for employees on applicable laws, rules and regulations • Conduct compliance testing • Leverage on fintech solutions to improve regulatory monitoring effectiveness</td>
<td>• Regular meetings and consultations with regulators • Representation at industry forums of working groups • Regulatory reports • Audit reports</td>
<td>• Ad hoc and regular engagement, as appropriate to circumstances</td>
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