This report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards – Core Option, as well as GRI G4 Financial Services Sector Disclosures. The GRI Standards are internationally recognised and provide robust guidance. Their universal application allows for comparability of performance. Reference has also been made to the primary components of sustainability reporting as set out by the Singapore Exchange’s “Comply or Explain” requirements for sustainability reporting.

We have adopted a phased approach towards sustainability reporting. As we move forward, disclosure on performance and targets will be further enhanced. We have not sought external assurance for this reporting period. This report covers the Environmental, Social and Governance (ESG) performance of the OCBC Group for the financial year ended 31 December 2017. Where applicable, we have included data from previous financial years for comparison. Our listed subsidiary, Great Eastern Holdings (GEH), reports its ESG performance separately.

**MATERIAL ESG FACTORS**

**RESPONSIBLE BUSINESS PRACTICES**
- Strong Governance
- Fair Dealing
- Responsible Financing
- Combating Financial Crimes and Cyber Threats

**CORPORATE CITIZENSHIP**
- Economic Contributions
- Financial Inclusion
- Customer Experience
- Community Development

**EMPLOYER OF CHOICE**
- Inclusive Workforce

**ADDITIONALLY-DISCLOSED ESG FACTOR**
- Environment
SUSTAINABILITY REPORT

BOARD STATEMENT

Promoting and embracing sustainable business practices has been a priority of our Board and Management. This is predicated upon our strong belief that a sustainable business is one that generates long-term value for our stakeholders, including our customers, employees, investors, community and regulators.

A robust governance structure is of paramount importance to the achievement of our sustainability commitments. Our Board takes our ESG factors into careful consideration when formulating OCBC’s strategy. Together with the Sustainability Council, the Board oversees sustainability efforts across the Group which are managed and implemented by the Sustainability Working Group.

We are pleased to present our inaugural Sustainability Report. This documents our consideration of and approach towards sustainability issues and demonstrates our commitment towards being a sustainable and responsible organisation. We will publish the Report annually to share the progress we make in this continuous journey.

This Report sets out the Environmental, Social and Governance (ESG) factors that we have assessed to be material to the sustainability of our business. These factors, which were identified and prioritised by our Management, have been validated by our Board. We also share our targets, performance and selected case studies of these factors.

We recognise that sustainability is integral to the successful execution of our corporate strategy. As we deepen our presence in our core markets, this deep conviction underpins and defines the way we conduct our business activities and has become embedded within the ethos of the organisation.

The sustainability of our business practices, together with their transparent disclosure, has gained greater impetus with the implementation of sustainability reporting requirements by the Singapore Exchange. Together with the Board, our Management remains vigilant in managing our commitments to our material ESG factors and to enhancing our practices over time. Lastly, we urge our stakeholders to share our commitment towards improving our ESG performance in the markets we operate.

Ooi Sang Kuang
Chairman

Samuel N. Tsien
Group Chief Executive Officer

SUSTAINABILITY GOVERNANCE STRUCTURE

1ST LEVEL

BOARD

ROLE
The Board, which has overall responsibility over our sustainability efforts, oversees the monitoring and management of our material ESG factors.

MEMBERS
Board Directors

2ND LEVEL

SUSTAINABILITY COUNCIL

ROLE
The Sustainability Council is responsible for identifying, managing and monitoring material ESG risks and opportunities. In addition, it is responsible for the development of OCBC’s sustainability framework.

MEMBERS
Group Chief Executive Officer (Chairperson)
Chief Operating Officer
Chief Financial Officer
Head – Global Treasury and Investment Banking
Head – Group Risk Management
Head – Global Commercial Banking
Head – Global Corporate Banking
Head – Group Human Resources
Head – Group Operations and Technology
Head – Group Corporate Communications

3RD LEVEL

SUSTAINABILITY WORKING GROUP

ROLE
The Sustainability Working Group is responsible for engaging stakeholders, collecting ESG data, drafting the Sustainability Report, measuring ESG performance and implementing sustainability initiatives.

MEMBERS
Consumer Financial Services Singapore
Global Corporate Banking
Group Corporate Communications
Group Human Resources
Group Legal and Regulatory Compliance
Group Operations and Technology
Group Property Management
Group Risk Management
Investor Relations

Ooi Sang Kuang
Chairman

Samuel N. Tsien
Group Chief Executive Officer
We regularly engage our key stakeholder groups as this facilitates communication and allows us to deepen our understanding of their needs and aspirations. Our approach towards stakeholder engagement is summarised in the table below.

<table>
<thead>
<tr>
<th>STAKEHOLDER GROUPS</th>
<th>INTERESTS AND CONCERNS</th>
<th>HOW OCBC REPLIES</th>
<th>ENGAGEMENT METHOD</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUSTOMERS</td>
<td>Commitment to customer relationships</td>
<td>Develop customer-centric products and solutions based on customer insights drawn from market research and customer interviews</td>
<td>Surveys conducted by in-house market research team to obtain customer feedback and benchmark against competitors</td>
<td>Monthly tracking of service level performance across various channels and customer complaints</td>
</tr>
<tr>
<td></td>
<td>Adherence to Fair Dealing</td>
<td>Leverage technology to deliver superior customer experience</td>
<td>Focus groups and in-depth interviews and workshops</td>
<td>Annual benchmarking against competitors for individual and corporate clients</td>
</tr>
<tr>
<td></td>
<td>Quality of advice</td>
<td>Design seamless and simple customer touchpoints</td>
<td>Customer complaint tracking</td>
<td>Bi-monthly reporting to senior management</td>
</tr>
<tr>
<td></td>
<td>Relevance and suitability of recommended products and services</td>
<td>Launch “Stay True” campaign, championing honest and transparent advertising</td>
<td>Usability testing using specially-built prototypes</td>
<td>Regular customer interviews and usability testing</td>
</tr>
<tr>
<td></td>
<td>Quality and consistency of service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ease of doing business</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EMPLOYEES</td>
<td>Supportiveness of work culture</td>
<td>Launch OCBC Employer Brand</td>
<td>Employee Engagement Survey</td>
<td>Biennial Employee Engagement Survey</td>
</tr>
<tr>
<td></td>
<td>Progressiveness of work environment</td>
<td>Engage employees with HR policies and programmes based on the three pillars of the OCBC Employer Brand – Caring, Progressive and Delivering a Difference</td>
<td>Quarterly e-mails from Group CEO on OCBC’s accomplishments and objectives</td>
<td>Ongoing engagement at the division and department levels</td>
</tr>
<tr>
<td></td>
<td>Opportunities for continuous learning and development</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>INVESTORS</td>
<td>Stability and sustainability of earnings growth</td>
<td>Pursue a prudent growth strategy</td>
<td>Financial reports and disclosures</td>
<td>Quarterly briefing for earnings announcements</td>
</tr>
<tr>
<td></td>
<td>Soundness of funding and capital position</td>
<td>Construct a sound funding and capital framework and diversified funding base</td>
<td>Annual Report</td>
<td>Annual Report</td>
</tr>
<tr>
<td></td>
<td>Predictability and sustainability of dividend payout</td>
<td>Maintain a consistent dividend policy</td>
<td>Announcements on OCBC Bank’s website</td>
<td>Annual General Meeting</td>
</tr>
<tr>
<td></td>
<td>Asset quality</td>
<td>Apply robust risk management practices and disclosures</td>
<td>Results briefings and webcasts</td>
<td>Regular meetings with investors</td>
</tr>
<tr>
<td></td>
<td>Strength of corporate governance and stewardship</td>
<td>Ensure strong Board oversight and transparent disclosures</td>
<td>Annual General Meeting with shareholders</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Commitment to responsible financing practices</td>
<td>Adopt responsible financing framework and disclose sustainability commitments and practices</td>
<td>Meetings, conferences and roadshows</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Corporate Day</td>
<td></td>
</tr>
<tr>
<td>COMMUNITY</td>
<td>Support for family cohesion</td>
<td>Launch #OCBCares Programme to offer holistic support to make a difference</td>
<td>Volunteer activities that provide assistance to beneficiaries and support the environment</td>
<td>Regular disbursement of donations and funds to charity partners and educational institutions</td>
</tr>
<tr>
<td></td>
<td>Support for the needs of an ageing population</td>
<td>Organise community engagement activities to build relationships</td>
<td>Events that engage the community at large</td>
<td>Regular volunteer activities throughout the year</td>
</tr>
<tr>
<td></td>
<td>Societal acceptance of special needs persons</td>
<td>Support biodiversity enhancements at Coney Island in Singapore</td>
<td>Collaboration with partner organisations</td>
<td>Annual signature events, including OCBC Cycle and OCBC Community Day in Singapore, OCBC Cycle in Malaysia and OCBC Wing Hang Little Debate in China</td>
</tr>
<tr>
<td></td>
<td>Promotion of environmental sustainability</td>
<td>Launch #OCBCares Fund for the Environment to fully fund ground-up initiatives that deliver sustainable environmental impact</td>
<td>Evaluation and disbursement of donations and funds to beneficiary groups and ground-up efforts</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Availability of education opportunities for children and youths</td>
<td>Offer bond-free scholarships and book prizes</td>
<td>Training workshops to help community members apply for funds from OCBC for ground-up environmental efforts</td>
<td></td>
</tr>
<tr>
<td>REGULATORS</td>
<td>Robustness of risk culture</td>
<td>Formulate a comprehensive compliance risk framework to provide a holistic approach to managing legal and regulatory risk</td>
<td>Regular meetings and consultations with regulators</td>
<td>Ad hoc and regular engagement, depending on the nature of the engagement</td>
</tr>
<tr>
<td></td>
<td>Management of conduct risk</td>
<td>Implement policies and procedures to ensure compliance with applicable laws, rules and regulations</td>
<td>Representation at industry forums</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Commitment to combating financial crime</td>
<td>Advise business units on applicable laws, rules and regulations</td>
<td>Regulatory reports</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Strength of data governance and security</td>
<td>Provide regular training for employees on applicable laws, rules and regulations</td>
<td>Audit reports</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Preparedness for cyber threats</td>
<td>Conduct compliance testing</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Stability of financial performance</td>
<td>Leverage fintech solutions to improve regulatory monitoring effectiveness</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Responsiveness to fintech developments</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
We have determined that the following ESG factors are material to us.

**RESPONSIBLE BUSINESS PRACTICES**
- **STRENGTH GOVERNANCE**
- **FAIR DEALING**
- **RESponsible FINANCING**
- **COMBATING FINANCIAL CRIMES AND CYBER THREATS**
- **ECONOMIC CONTRIBUTIONS**
- **FINANCIAL INCLUSION**
- **CUSTOMER EXPERIENCE**
- **COMMUNITY DEVELOPMENT**
- **INCLUSIVE WORKFORCE**

**CORPORATE CITIZENSHIP**
- **ENVIRONMENT**
- **WORKFORCE**
- **CUSTOMER EXPERIENCE**
- **FINANCIAL INCLUSION**
- **COMMUNITY DEVELOPMENT**
- **INCLUSIVE WORKFORCE**
- **ENVIRONMENT**

**EMPLOYER OF CHOICE**
- **STRENGTH GOVERNANCE**
- **FAIR DEALING**
- **RESponsible FINANCING**
- **COMBATING FINANCIAL CRIMES AND CYBER THREATS**
- **ECONOMIC CONTRIBUTIONS**
- **FINANCIAL INCLUSION**
- **CUSTOMER EXPERIENCE**
- **COMMUNITY DEVELOPMENT**
- **INCLUSIVE WORKFORCE**

**COVERAGE**
- Regulatory Compliance (including digital innovation) • Financial and Volunteer Support
- Anti-Fraud • Local Communities
- Anti-Bribery • Community Engagement
- Corporate Risk • Sponsorship of Projects and Activities
- Focused Organisation • Environmentally Responsible Programmes

**GRI TITLES/ASPECTS**
- Anti-Corruption (Principle 3)
- Environmental Impact (Principle 4)

**IMPACT AND BOUNDARIES**
- All stakeholders across our businesses
- Employees, Investors and Community
- Customers and Community
- Customers, Employees, and Community
- Employers, Employees, and Community
- Customers, Employees, and Community
- Employees
- Customers, Employees, and Community

**IDENTIFICATION OF ESG FACTORS**

**PRIORITISATION**

**VALIDATION**

**REVIEW**
STRONG GOVERNANCE

WHY THIS IS MATERIAL TO US
Strong governance is critical to our long-term success, which is founded on building and safeguarding the trust that our stakeholders have placed in us.

MANAGEMENT AND EVALUATION
We are committed to the highest standards of corporate governance and adopt a zero-tolerance stance on fraud, bribery and corruption. We conduct our business ethically and comply with applicable laws and regulations at all times.

SELECTED POLICIES
- OCBC Code of Conduct (includes anti-bribery and anti-corruption policies)
  - Sets out rules governing the offering or acceptance of gifts and hospitality, and specifies the authorisation processes for payment of expenses
- OCBC Fraud Risk Management Policy
  - Complies with laws and regulations so as to uphold integrity and the highest ethical standards
- Compliance Risk Management Framework
  - Enables risks to be managed in a structured, systematic and consistent manner

SELECTED PRACTICES
- OCBC Whistle-Blowing Programme
  - Website: www.ocbgroupp.ethicspoint.com
  - Hotline: 800-110-1967
- Mandatory Regular Staff Training and Assessment
  - Covers fraud awareness, whistle-blowing, anti-bribery and anti-corruption

PERFORMANCE AND TARGETS
We have been recognised for our emphasis on strong governance:

- Best Managed Board – Gold (Market Cap of S$1 billion and above)
- Best Managed Bank in Singapore and Asia Pacific
- Achievement in Operational Risk Management Award for 2017
- OCBC has established timebound metrics for employees to receive training and to respond to complaints. The performance on these metrics is monitored and reviewed closely.

FAIR DEALING

WHY THIS IS MATERIAL TO US
Fair Dealing is the basis of our business because it enables us to forge enduring relationships with our customers.

MANAGEMENT AND EVALUATION
Integrity is one of six core values embraced by our employees. We are committed to dealing with our customers in a fair and professional manner and ensuring that we act in their best interests.

SELECTED POLICIES
- OCBC Fair Dealing Framework
  - Establishes all required components for the delivery of the Fair Dealing outcomes
- Product Suitability Policy, Guidelines and Committee
  - Governs the Bank’s procedures for approving new investment products to ensure suitability for our target customer segments

SELECTED PRACTICES
- Mandatory Annual E-Learning Course
  - And Competency Assessment
  - Stresses importance of Fair Dealing and how to deliver the various Fair Dealing outcomes
- Product Training and Knowledge Testing
  - Builds knowledge of wealth management products
- Balanced Scorecard-Based Remuneration Framework
  - Requires sales staff to understand customer needs and make suitable product recommendations

PERFORMANCE AND TARGETS
We remain fully committed to conducting our business with integrity and dealing fairly with our customers. We target zero non-compliance pertaining to Fair Dealing requirements.
WHY THIS IS MATERIAL TO US
We recognise that promoting long-term sustainable development and providing financing that is in our customers’ best interests are fundamental to our continuing success.

MANAGEMENT AND EVALUATION
Under a traditional ESG risk assessment approach, Responsible Financing focuses on protecting the environment and communities from untoward commercial interests. However, at OCBC Bank, we take a broader view of Responsible Financing beyond the traditional ESG considerations. Responsible Financing is about ensuring that every transaction makes sense for customers.

We are committed to advancing environmental and social progress and to conducting our business in a responsible manner. We integrate ESG considerations into our credit and risk evaluation process, as part of our holistic approach towards risk management. This helps us to better manage our risk exposure and generate long-term sustainable returns.

As a responsible lender, we encourage financial prudence through the assessment of our customers’ repayment ability. We customise solutions to meet their financial needs through both good and difficult times. This involves working closely with our customers and offering appropriate solutions, such as restructuring outstanding loans and/or revising repayment plans for those that may be facing difficulties with meeting their repayment obligations.

SELECTED POLICIES
- OCBC Responsible Financing Framework
- OCBC Responsible Financing Policy and Sectoral Policies
- ESG Risk Assessment
- Total Debt Servicing Ratio (TDSR) Analysis

SELECTED PRACTICES
- ESG Risk Assessment
- Total Debt Servicing Ratio (TDSR) Analysis

PERFORMANCE AND TARGETS
We implemented our Responsible Financing – ESG Risk Assessment in 2017, keeping to our internal timeframe and meeting the expectations of The Association of Banks in Singapore (ABS). More performance indicators will be identified and tracked over time.

1,173
NO. OF EMPLOYEES WHO ATTENDED
RESPONSIBLE FINANCING TRAINING

SELECTED PRACTICES
- OCBC Responsible Financing – ESG Risk Assessment
- OCBC Responsible Financing – Total Debt Servicing Ratio (TDSR) Analysis

OTHERS
We acknowledge that certain industrial sectors are complex and have elevated ESG risks. For a better understanding of our lending exposure, please refer to Pillar 3 Disclosures on page 95 of the OCBC Bank Annual Report 2017.

SELECTED POLICIES
- OCBC Responsible Financings beyond the traditional ESG considerations.
- OCBC Cyber Risk and Resilience Policy

SELECTED PRACTICES
- OCBC AML/CFT Programme
- OCBC Cyber Risk and Resilience Policy

MANAGEMENT AND EVALUATION
We adopt a holistic approach to ensure that all risks relating to money laundering, financing of terrorism and cyber security are properly managed, mitigated and reported.

SELECTED POLICIES
- OCBC Anti-Money Laundering/Countering the Financing of Terrorism (AML/CFT) Framework
- OCBC Cyber Risk and Resilience Policy

SELECTED PRACTICES
- OCBC AML/CFT Programme
- OCBC Cyber Risk and Resilience Policy

WHY THIS IS MATERIAL TO US
We are required to comply with the notices issued by the Monetary Authority of Singapore (MAS), Bank Negara Malaysia, Indonesia’s Financial Services Authority, the China Banking Regulatory Commission, the Hong Kong Monetary Authority and other regulators in the markets in which we operate for the prevention of money laundering and countering the financing of terrorism. We take cyber security seriously. This is imperative given that cyber attacks, which have risen in volume and intensity globally, raise data privacy concerns and have the potential to disrupt essential banking services.

MANAGEMENT AND EVALUATION
We are required to comply with the notices issued by the Monetary Authority of Singapore (MAS), Bank Negara Malaysia, Indonesia’s Financial Services Authority, the China Banking Regulatory Commission, the Hong Kong Monetary Authority and other regulators in the markets in which we operate for the prevention of money laundering and countering the financing of terrorism. We take cyber security seriously. This is imperative given that cyber attacks, which have risen in volume and intensity globally, raise data privacy concerns and have the potential to disrupt essential banking services.

SELECTED PRACTICES
- OCBC AML/CFT Programme
- OCBC Cyber Risk and Resilience Policy

OTHERS
To tackle the increasing scale and complexity of anti-money laundering (AML) monitoring, OCBC is among the first Singapore banks to tap artificial intelligence (AI) and machine learning to enhance the detection of suspicious activity. The use of this technology will significantly increase OCBC’s operational efficiency and accuracy in this area.

OCBC is in an extended proof of concept, pre-implementation phase for the technology developed by fintech start-up ThetaRay. Upon its successful conclusion, OCBC targets to begin fully implementing the technology, which will run in parallel with its existing transaction monitoring system, in the second quarter of 2018.

PERFORMANCE AND TARGETS
OCBC has established performance metrics to track staff training attendance as well as breaches of security or applicable laws and regulations. These metrics are monitored and reviewed closely.

RESPONSIBLE BUSINESS PRACTICES

Building on our Corporate Strategy for Sustainable Growth
11
OCBC ANNUAL REPORT 2017

Combating Financial Crimes and Cyber Threats
100%
SOCIAL ENGINEERING TESTING CONDUCTED AMONG EMPLOYEES TO RAISE VIGILANCE ABOUT CYBER THREATS
Note: Testing includes employees in Singapore, Malaysia, China, Hong Kong and our other network markets

100%
COMPLETION OF MANDATORY BIENNIAL AML AND CFT TRAINING AND ASSESSMENT
Note: The training performance includes employees in Singapore, Malaysia, Indonesia, Hong Kong and our other network markets

We will strive to maintain our good track record as we continuously enhance our capabilities in combating financial crimes and cyber threats.
## Economic Contributions

Our economic contributions arise from compensation to our employees, taxes to the authorities, retained earnings and dividends to our shareholders and payments to our suppliers. Where possible, we procure from local suppliers as part of our commitment towards supporting the long-term development of local enterprises. Local suppliers are sourced from our core markets of operations – Singapore, Malaysia, Indonesia, China and Hong Kong.

OCBC engages external service providers in IT, advertising and event management, outsourcing, HR recruitment, legal, real estate/facilities maintenance and other services.

### Selective Practices

- **OCBC Business First Loan**
  - Free way, under Singapore government-backed programme.
  - Supports new businesses in their growth journey by providing funds in a quick, hassle-free way, under Singapore government-backed programme.

- **FRANK by OCBC**
  - Enables children to start their financial journey from a young age.
  - Empowers customers to achieve their financial goals by adopting a structured, needs-based approach.

- **OCBC Life Goals**
  - Serves customers throughout their life stages.
  - Equips youths with financial knowledge and avails investment and insurance products.

- **Mighty Savers® Programme**
  - Enables children to start their financial journey from a young age.
  - Equips youths with financial knowledge and avails investment and insurance products.

We evaluate the effectiveness of our financial inclusion programmes by monitoring the level of product subscription over the years. This allows us to refine and enhance our programmes to better cater to the needs of customers.

---

### Financial Inclusion

**Why This is Material to Us**

Financial inclusion enables individuals and businesses to have access to useful and affordable financial products and services that meet their needs.

**Management and Evaluation**

Our stated Purpose is to be a bank that helps individuals and businesses across communities achieve their aspirations by providing innovative financial services to meet their needs. In addition, we continue to innovate digitally and have deployed technologies that allow us to deepen our engagement with customers through digital channels, extending our reach beyond physical branches.

**Selected Policies**

- Comprehensive Suite of Products and Services and Unique Value Proposition
  - Serves customers throughout their life stages and across segments

**Selected Practices**

- **Baby Bonus Bank and Mighty Savers® Programme**
  - Enables children to start their financial journey from a young age.

- **FRANK by OCBC**
  - Enables children to start their financial journey from a young age.
  - Empowers customers to achieve their financial goals by adopting a structured, needs-based approach.

- **OCBC Life Goals**
  - Equips youths with financial knowledge and avails investment and insurance products.

- **OCBC Business First Loan**
  - Supports new businesses in their growth journey by providing funds in a quick, hassle-free way, under Singapore government-backed programme.

We evaluate the effectiveness of our financial inclusion programmes by monitoring the level of product subscription over the years. This allows us to refine and enhance our programmes to better cater to the needs of customers.
CUSTOMER EXPERIENCE

WHY THIS IS MATERIAL TO US
Our customers are fundamental to our business. As the needs and expectations of customers evolve, we are focused on continuously delivering superior customer experience in order to deepen our engagement and forge enduring relationships with them.

MANAGEMENT AND EVALUATION
We are committed to designing experiences that will make banking with us simpler and more seamless across customer channels and touchpoints.

SELECTED POLICIES
- Customer Problem Statement-Focused Approach
  
  Focuses on customer experience and innovation

SELECTED PRACTICES
- Dedicated Teams (e.g. digital channels and branch services)
  
  Drives active engagement with target customer segments

A key metric we use is the Net Promoter Score (NPS), formulated by our Customer Experience team, which evaluates the proficiency and service level of our customer touchpoints. Quarterly NPS studies are regularly reviewed by the Service Excellence Council, which is chaired by the Group CEO and attended by all division heads.

Please refer to Serving Individuals through Different Life Stages on page 22 and Supporting the Full Spectrum of Businesses in their Growth Journey on page 26 of the OCBC Bank Annual Report 2017.

PERFORMANCE AND TARGETS
We have been awarded the following accolades, which recognise our efforts in deepening customer engagement:

- Highest number of winners across financial industry for the third consecutive year
  
  Excellent Service Award (EXSA) 2017

- Asia Pacific’s Leader in Smart Payments Experience
  
  IDC Financial Insights Innovation Awards 2017

- Best Internet Bank
  
  International Finance Magazine Awards 2016

- Best Online Trading Platform and Best Mobile Trading App – Singapore
  
  OCBC Securities

  Global Banking & Finance Review Awards 2016

1ST

NET PROMOTER SCORE (NPS) AMONG PRIMARY BANK CUSTOMERS – J.D. POWER SINGAPORE RETAIL BANKING SATISFACTION STUDY (2017)

FIRST-TO-MARKET

DIGITAL INNOVATIONS

We have been a frontrunner in digital innovation as part of our continuous efforts to meaningfully improve our customers’ banking experience. We will continue to foster a culture of innovation internally, while leveraging external expertise through collaborations with fintech companies, to harness the power of digital technology and deepen customer engagement.

Mr Cindy Ong, Branch Manager at our Ang Mo Kio branch, was recognised with The Association of Banks in Singapore (ABS) Service Excellence Champion 2017 award.

Our Innovation Lab was formed in 2013 to provide employees with a dedicated space to test ideas and build prototypes.

COMMUNITY DEVELOPMENT

WHY THIS IS MATERIAL TO US
Giving back to society is an integral part of our corporate culture. Through our community engagement and environmental sustainability efforts, we promote community development in the markets we operate in and help to shape a healthy, growing and inclusive society.

OCBC CSR THEMES

- Elderly
  
  MEETING THE HEALTH AND SOCIAL INTERACTION NEEDS OF AN AGEING POPULATION

- Families
  
  SUPPORTING COHESION

- Special needs people
  
  ENCOURAGING SOCIETAL ACCEPTANCE

Please refer to #OCBCCares Programme on page 34 of the OCBC Bank Annual Report 2017.

ENVIROMENTAL SUSTAINABILITY

PROMOTING ENVIRONMENTALLY RESPONSIBLE BEHAVIOUR AND CONSERVATION EFFORTS

Please refer to OCBC Cares Programme on page 34 of the OCBC Bank Annual Report 2017.
WHY THIS IS MATERIAL TO US
Our employees are critical assets of the Bank and it is therefore imperative that we invest in and support them in their development. This belief is enshrined in People, one of our core values. An inclusive workforce allows individuals to contribute effectively and provides the organisation with diverse perspectives, skills and talents.

MANAGEMENT AND EVALUATION
We are committed to creating a work environment where we embrace differences and recognise the value and contributions of individuals.

SELECTED PRACTICES
- **Group Internal Job Posting Programme**
  - Encourages career mobility and fosters a continuous learning culture
- **Life Refresh Programme**
  - Supports mature employees in managing their careers and planning ahead for retirement
- **On-Site Childcare Centre**
  - Offers convenient childcare option for employees with young children
- **HR in Your Pocket (HIP) Mobile Application**
  - Gives employees access to HR services on the go, facilitated by artificial intelligence-powered chatbot

Management is committed to receiving regular employee feedback and acting on the findings from the Bank’s biennial employee engagement survey. Policies and programmes will continue to be enhanced to attract, engage, develop and retain a diverse employee group.

SUPPORTING NATIONAL DEFENCE
At OCBC, we believe that National Service is both the backbone and the frontline of Singapore’s national defence. As an NS Mark-accredited company, we fully support our employees contributing to nation-building. We effectively accommodate our employees’ NS duties by arranging for their work to be covered during the time they are away. As part of the celebration of NS50, many of our employees came to work in their uniforms on 30 June 2017. We also shared their inspiring stories with our colleagues.

To celebrate NS50, many of our employees dressed in camouflage patterns to pay tribute to our national servicemen for their work to be covered during the time they are away. As part of the celebration of NS50, many of our employees came to work in their uniforms on 30 June 2017. We also shared their inspiring stories with our colleagues.

PERFORMANCE AND TARGETS
OCBC has received the following awards which speak to our strong employment practices:

- **Best Employer (Singapore and Malaysia) Aon Best Employers Programme 2016 – 2017**
  - Excellence in Learning Gold
  - Excellence in Graduate Recruitment & Development Gold

We will continue to work on our people programmes to deepen employee engagement and enhance our employment practices.

OUR STATISTICS
Note: The statistics include employees in Singapore, Malaysia, Indonesia and China

**WORKFORCE (PERMANENT + CONTRACT STAFF)**

<table>
<thead>
<tr>
<th></th>
<th>GENDER</th>
<th>AGE GROUP</th>
<th>EMPLOYMENT NATURE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>≥30 years old</td>
<td>Permanent</td>
</tr>
<tr>
<td>2015</td>
<td>21,211</td>
<td>59%</td>
<td>37%</td>
</tr>
<tr>
<td>2016</td>
<td>21,771</td>
<td>59%</td>
<td>35%</td>
</tr>
<tr>
<td>2017</td>
<td>22,554</td>
<td>59%</td>
<td>33%</td>
</tr>
</tbody>
</table>

**EMPLOYEE CATEGORY BY GENDER**

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>41%</td>
<td>41%</td>
<td>41%</td>
</tr>
<tr>
<td>Female</td>
<td>59%</td>
<td>59%</td>
<td>59%</td>
</tr>
</tbody>
</table>

**EMPLOYEE CATEGORY BY AGE GROUP**

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;30 years old</td>
<td>8%</td>
<td>8%</td>
<td>8%</td>
</tr>
<tr>
<td>≥30 and &lt;50 years old</td>
<td>55%</td>
<td>57%</td>
<td>59%</td>
</tr>
<tr>
<td>≥50 years old</td>
<td>8%</td>
<td>8%</td>
<td>8%</td>
</tr>
</tbody>
</table>

**GOOD REPRESENTATION OF FEMALE LEADERS**

Women hold a range of vital roles across the OCBC Group, in line with our belief in equality in the workplace. Our commitment to building a diverse workforce is further exemplified by the presence of women in senior management and leadership positions.

<table>
<thead>
<tr>
<th>LEADERSHIP POSITIONS</th>
<th>SENIOR MANAGEMENT POSITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>39%</td>
<td>9%</td>
</tr>
<tr>
<td>61%</td>
<td>26%</td>
</tr>
<tr>
<td>26%</td>
<td>33%</td>
</tr>
</tbody>
</table>

CASE STUDY
To celebrate International Women’s Day, we hosted a series of activities centred around the theme of “Inspiring Women, Empowering Women” throughout March 2017.

In one of the key activities, OCBC employees from Singapore, Malaysia, Indonesia, Hong Kong and Macau were asked to send in stories about women who inspired them. Thirty women, ranging from mothers to politicians, stood out in these stories and were selected to be featured in a mural collage. This collage was displayed at the OCBC Centre foyer in Singapore from 6 to 8 March 2017.
SUSTAINABILITY REPORT

ENVIRONMENT

WHY WE HAVE ADDITIONALLY DISCLOSED THIS

The environmental impact arising from the operational activities of financial institutions is relatively small, compared to companies operating within the industrial sector. But we realise that environmental sustainability is of prime importance to Singapore and the world at large. In this regard, we have decided to additionally disclose our environmental impact despite it not being a material ESG factor to the Bank.

MANAGEMENT AND EVALUATION

This disclosure focuses on our electricity and water consumption, as well as our generated carbon emissions in accordance with the GRI Standards that apply to the environmental impact from an organisation’s operations.

We are committed to ensuring that our building and branch operations are environmentally friendly and create minimal impact on the environment. Our Group Property Management division adopts recycling and energy-saving measures in our buildings, including the installation of automatic sensor taps and energy-saving lighting and air-conditioning systems.

One way we evaluate our environmental impact is through our utilities bills, which reflect our consumption of resources. If there are significant variances across the months, we will conduct an analysis to understand the causes. This will also help us better manage consumption in future.

OTHERS

We introduced the #OCBCCares Fund for the Environment in 2017 to fund projects that have a sustainable and positive impact on the environment, paying out a total of up to S$100,000 annually.

Please refer to #OCBCCares Programme on page 34 of the OCBC Bank Annual Report 2017.

PERFORMANCE AND TARGETS

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity usage (kWh/’000)</td>
<td>80,462</td>
<td>84,672</td>
</tr>
<tr>
<td>Electricity usage intensity (kWh/sf)</td>
<td>21.3</td>
<td>22.4</td>
</tr>
<tr>
<td>Carbon emission* (Tonne CO2)</td>
<td>40,242</td>
<td>41,200</td>
</tr>
<tr>
<td>Carbon emission intensity (kg CO2/sf)</td>
<td>10.6</td>
<td>10.9</td>
</tr>
<tr>
<td>Water usage (m3)</td>
<td>410,114</td>
<td>402,255</td>
</tr>
<tr>
<td>Water usage intensity (m3/sf)</td>
<td>0.1</td>
<td>0.2</td>
</tr>
</tbody>
</table>


We will continue to seek new solutions to reduce our environmental impact across our operations.

CASE STUDY

INITIATIVE TO REDUCE PLASTIC WASTE

Our Consumer Financial Services (CFS) division embarked on an initiative in September 2017 to eliminate single-use plastic materials. Our colleagues were inspired to take action after an organised coastal clean-up event at the Pasir Ris beach in Singapore, where they witnessed 1.5 tonnes of trash collected within two hours—the bulk of it being unrecycled plastic waste.

The first task, as part of developing an environmentally sustainable culture within our premises, was to eliminate the use of plastic bottled water at our CFS Singapore headquarters. As a replacement, we now serve water in 100% biodegradable cups. This simple act has saved an estimated 70,000 single-use plastic bottles since the start of the initiative and will save an estimated 5,000kg of plastic waste annually.

Our Group Property Management division also help us better manage our consumption of resources. If there are significant variances across the months, we will conduct an analysis to understand the causes. This will also help us better manage consumption in future.

NEW Hires (PERMANENT STAFF ONLY)

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>4,007</td>
<td>3,722</td>
<td>3,483</td>
</tr>
<tr>
<td>GENDER</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>44%</td>
<td>55%</td>
<td>56%</td>
</tr>
<tr>
<td>Female</td>
<td>56%</td>
<td>45%</td>
<td>44%</td>
</tr>
<tr>
<td>AGE GROUP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;30 years old</td>
<td>69%</td>
<td>30%</td>
<td>1%</td>
</tr>
<tr>
<td>≥30 and &lt;50 years old</td>
<td>69%</td>
<td>30%</td>
<td>1%</td>
</tr>
<tr>
<td>≥50 years old</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
</tbody>
</table>

ATTRITION (PERMANENT STAFF ONLY)

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>3,462</td>
<td>3,910</td>
<td>3,756</td>
</tr>
<tr>
<td>GENDER</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>54%</td>
<td>52%</td>
<td>55%</td>
</tr>
<tr>
<td>Female</td>
<td>46%</td>
<td>48%</td>
<td>45%</td>
</tr>
<tr>
<td>AGE GROUP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;30 years old</td>
<td>4%</td>
<td>4%</td>
<td>6%</td>
</tr>
<tr>
<td>≥30 and &lt;50 years old</td>
<td>42%</td>
<td>42%</td>
<td>47%</td>
</tr>
<tr>
<td>≥50 years old</td>
<td>55%</td>
<td>55%</td>
<td>47%</td>
</tr>
</tbody>
</table>

WE BELIEVE IN TAKING A HOLISTIC APPROACH TO TRAINING AND DEVELOPMENT

We believe in taking a holistic approach to training and developing our employees. We equip them with more than banking and technical skills by offering a wide spectrum of programmes, covering areas ranging from leadership to emerging fields such as data analytics. This is central to our commitment to helping our employees realise their full potential.

MORE THAN 3,200 PROGRAMMES

BY GENDER

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>54</td>
<td>47</td>
<td>50</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>46%</td>
<td>54%</td>
<td>54%</td>
</tr>
<tr>
<td>Female</td>
<td>54%</td>
<td>46%</td>
<td>46%</td>
</tr>
</tbody>
</table>

BY AGE GROUP

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>10</td>
<td>15</td>
<td>20</td>
</tr>
<tr>
<td>Group</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;30 years old</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>≥30 and &lt;50 years old</td>
<td>10</td>
<td>15</td>
<td>20</td>
</tr>
<tr>
<td>≥50 years old</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

AVERAGE TRAINING HOURS BY GENDER

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>10</td>
<td>10</td>
<td>15</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>8</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Female</td>
<td>10</td>
<td>10</td>
<td>15</td>
</tr>
</tbody>
</table>

AVERAGE TRAINING HOURS BY EMPLOYEE CATEGORY

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>20</td>
<td>20</td>
<td>30</td>
</tr>
<tr>
<td>Category</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Associates</td>
<td>10</td>
<td>15</td>
<td>20</td>
</tr>
<tr>
<td>AVP and Management</td>
<td>10</td>
<td>15</td>
<td>20</td>
</tr>
<tr>
<td>VP and above</td>
<td>10</td>
<td>15</td>
<td>20</td>
</tr>
</tbody>
</table>

Legend

- Male
- Female
- <30 years old
- ≥30 and <50 years old
- ≥50 years old
- VP and above
- AVP and Management
- Associates
- Managers and Associates
- Non-executives
We constantly explore ways to minimise the carbon footprint arising from our operations and have a total of seven buildings that have been accorded Green Mark status by the Building and Construction Authority (BCA) in Singapore. These include our headquarters, OCBC Centre (pictured to the left), which is the oldest historic site in Singapore to achieve the Green Mark Gold certification. OCBC Centre was completed in 1976 but extensively retrofitted in 2011, which reduced its annual consumption of electricity by about 2.7 million kWh and of water by 57,000m³. We also successfully renewed the Green Mark certifications for OCBC Tampines Centre One and OCBC Tampines Centre Two in 2017.

GREEN MARK PLATINUM STATUS AWARDED TO OUR DATA CENTRE

In 2017, we completed the construction of a data centre that was certified with the BCA-IMDA Green Mark Platinum Award – the highest standard achievable in Singapore. Utilising water-based cooling systems and cold-aisle containment technology that significantly reduce the energy required for cooling, as well as a diesel rotary uninterruptible power supply system (picture below) that ensures efficient power usage, the data centre is 30% more energy efficient than other standard data centres in Singapore and the rest of the region. The amount of energy saved will result in about S$500,000 in cost savings per year.
## GRI STANDARDS CONTENT INDEX

<table>
<thead>
<tr>
<th>Disclosure Number</th>
<th>Disclosure Title</th>
<th>Page Reference and Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GENERAL DISCLOSURES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>102-40</td>
<td>List of stakeholder groups</td>
<td>Stakeholder Engagement. Refer to page 5 of the Sustainability Report</td>
</tr>
<tr>
<td>102-41</td>
<td>Collective bargaining agreements</td>
<td>In Singapore, the Singapore Bank Officers Association (SBOA), Singapore Bank Employees Union (SBEU) and Mercantile Workers Union (SMMWU) represent the applicable cohort on collective bargaining. In West Malaysia, the Association of Bank Officers and National Union of Bank Employees and in East Malaysia, the Sabah Banking Employees’ Union and Sarawak Bank Employees’ Union represent the applicable cohorts on collective bargaining.</td>
</tr>
<tr>
<td>102-42</td>
<td>Identifying and selecting stakeholders</td>
<td></td>
</tr>
<tr>
<td>102-43</td>
<td>Approach to stakeholder engagement</td>
<td>Stakeholder Engagement. Refer to page 5 of the Sustainability Report</td>
</tr>
<tr>
<td>102-44</td>
<td>Key topics and concerns raised</td>
<td></td>
</tr>
<tr>
<td><strong>Reporting Practice</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>102-45</td>
<td>Entities included in the consolidated financial statements</td>
<td>About the Report. Refer to page 2 of the Sustainability Report</td>
</tr>
<tr>
<td>102-46</td>
<td>Defining report content and topic boundaries</td>
<td>Our ESG Factors. Refer to page 7 of the Sustainability Report</td>
</tr>
<tr>
<td>102-47</td>
<td>List of material topics</td>
<td></td>
</tr>
<tr>
<td>102-48</td>
<td>Restatements of information</td>
<td>Not Applicable. Inaugural Sustainability Report</td>
</tr>
<tr>
<td>102-49</td>
<td>Changes in reporting</td>
<td>About the Report. Refer to page 2 of the Sustainability Report</td>
</tr>
<tr>
<td>102-50</td>
<td>Reporting period</td>
<td>Not Applicable. Inaugural Sustainability Report</td>
</tr>
<tr>
<td>102-51</td>
<td>Date of most recent report</td>
<td>About the Report. Refer to page 2 of the Sustainability Report</td>
</tr>
<tr>
<td>102-52</td>
<td>Reporting cycle</td>
<td>About the Report. Refer to page 2 of the Sustainability Report</td>
</tr>
<tr>
<td>102-53</td>
<td>Contact point for questions regarding the report</td>
<td><a href="mailto:corpcmms@ocbc.com">corpcmms@ocbc.com</a></td>
</tr>
<tr>
<td>102-54</td>
<td>Claims of reporting in accordance with GRI Standards</td>
<td>About the Report. Refer to page 2 of the Sustainability Report</td>
</tr>
<tr>
<td>102-55</td>
<td>GRI Content Index</td>
<td>GRI Standards Content Index. Refer to page 22 of the Sustainability Report</td>
</tr>
<tr>
<td>102-56</td>
<td>External Assurance</td>
<td>About the Report. Refer to page 2 of the Sustainability Report</td>
</tr>
<tr>
<td><strong>GRI STANDARD</strong></td>
<td><strong>DISCLOSURE NUMBER</strong></td>
<td><strong>DISCLOSURE TITLE</strong></td>
</tr>
<tr>
<td>Economic Performance</td>
<td>201-1</td>
<td>Direct economic value generated and distributed</td>
</tr>
<tr>
<td>Indirect Economic Impacts</td>
<td>209-2</td>
<td>Significant indirect economic impacts</td>
</tr>
<tr>
<td>Procurement Practices</td>
<td>204-1</td>
<td>Proportion of spending on local suppliers</td>
</tr>
<tr>
<td>Anti-corruption</td>
<td>209-2</td>
<td>Communications and training on anti-corruption policies and procedures</td>
</tr>
<tr>
<td>209-3</td>
<td>Confirmed incidents of corruption and actions taken</td>
<td></td>
</tr>
<tr>
<td>Environmental</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Energy</td>
<td>302-1</td>
<td>Energy consumption within the organisation</td>
</tr>
<tr>
<td>302-3</td>
<td>Energy intensity</td>
<td></td>
</tr>
<tr>
<td>Water</td>
<td>309-1</td>
<td>Water withdrawal by source</td>
</tr>
<tr>
<td>309-2</td>
<td>Energy indirect (Scope 2) GHG emissions</td>
<td></td>
</tr>
<tr>
<td>309-4</td>
<td>GHG emissions intensity</td>
<td></td>
</tr>
<tr>
<td>Social</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employment</td>
<td>401-1</td>
<td>New employees hires and employee turnover</td>
</tr>
<tr>
<td>Training and Education</td>
<td>404-1</td>
<td>Average hours of training per year per employee</td>
</tr>
<tr>
<td>404-2</td>
<td>Programmes for upgrading employee skills and transition assistance programmes</td>
<td></td>
</tr>
<tr>
<td>Diversity and Equal Opportunity</td>
<td>405-1</td>
<td>Diversity of governance bodies and employees</td>
</tr>
<tr>
<td>Local Communities</td>
<td>413-1</td>
<td>Operations with local community engagement, impact assessments, and development programmes</td>
</tr>
<tr>
<td>Marketing and Labelling</td>
<td>417-2</td>
<td>Incidents of non-compliance concerning product and service information and labeling</td>
</tr>
<tr>
<td>Customer Privacy</td>
<td>418-1</td>
<td>Substantiated complaints concerning breaches of customer privacy and losses of customer data</td>
</tr>
<tr>
<td>Financial Services Sector Disclosure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Product Portfolio</td>
<td>Former FS1</td>
<td>Policies with specific environmental and social components applied to business lines</td>
</tr>
<tr>
<td>Former FS2</td>
<td>Procedures for assessing and screening environmental and social risks in business lines</td>
<td></td>
</tr>
<tr>
<td>Former FS4</td>
<td>Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines</td>
<td></td>
</tr>
<tr>
<td>Local Communities</td>
<td>FS14</td>
<td>Initiatives to improve access to financial services for disadvantaged people</td>
</tr>
<tr>
<td>Product and Service Labelling</td>
<td>Former FS15</td>
<td>Policies for the design and sale of financial products and services</td>
</tr>
<tr>
<td>Former FS16</td>
<td>Initiatives to enhance financial literacy by type of beneficiary</td>
<td></td>
</tr>
<tr>
<td>Financial Inclusion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Responsible Financing</td>
<td>Former FS1</td>
<td>Refer to page 11 of the Sustainability Report</td>
</tr>
<tr>
<td>Financial Inclusion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fair Dealing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Responsible Financing</td>
<td>Refer to page 11 of the Sustainability Report</td>
<td></td>
</tr>
<tr>
<td>Fair Dealing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Inclusion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Development</td>
<td>Refer to page 26 of the Sustainability Report</td>
<td></td>
</tr>
<tr>
<td>Combating Financial Crimes and Cyber Threats</td>
<td>Refer to page 12 of the Sustainability Report</td>
<td></td>
</tr>
<tr>
<td>Building on Our Corporate Strategy for Sustainable Growth</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>