

Sharpening Our Corporate Strategy to Create Sustainable Value

As a leading Asian financial services group with a broad geographical footprint in North and Southeast Asia, OCBC continues to build a resilient and diversified business that generates sustainable long-term value for shareholders, customers, staff and the community.

Our Purpose

We help individuals and businesses across communities achieve their aspirations by providing innovative financial services that meet their needs.

Our Values

Lasting Value

We focus on long-term value creation for our shareholders, customers, people and the communities we serve. We adopt prudent risk-taking in all our dealings and investments. Only then can we achieve growth and sustainability for our business.

Integrity

We hold ourselves to the highest ethical standards and assume that everything we do is in full public view. Fair dealing is the foundation of our business. That way, the trust in us that was built by our predecessors and us will never be eroded.

Forward-looking

We embrace technological advances, economic conditions and social institutions, progressing with time and the market. Together, we break new ground through our thinking, actions and decisions.

Respect

We treat all our stakeholders with respect and humility. We care by listening to, understanding and supporting one another, working as one team regardless of differences to achieve our common Purpose.

Responsibility

We are committed to being reliable and fulfilling our promises. Each of us individually takes ownership of doing the right things, giving the right advice and developing the right solutions.

How We Create Value

Leverage GLOBAL NETWORK STRENGTH OF 19 MARKETS to deepen and expand REGIONAL PRESENCE

Southeast Asia (Singapore as Head Office and Hub)	Greater China (Hong Kong as Hub)
---	--

Core Businesses

Banking	Wealth Management	Insurance
Support domestic economic activities and cross border trade, investment and wealth flows with comprehensive consumer, retail and commercial banking franchise across well-connected business and regional network	Capture rising Asian wealth through integrated model across private, premier private and premier banking, bancassurance, securities brokerage and asset management with regional presence and digital offerings	Deepen insurance penetration in Singapore, Malaysia and Indonesia

Core Competencies

Disciplined Risk Management	Diversified Funding Base	Accelerated Digital Transformation	People and Talent
-----------------------------	--------------------------	------------------------------------	-------------------

Core Environmental, Social and Governance Pillars

Putting Customers First	Building a Sustainable Future	Acting with Integrity	Valuing our People	Engaging Communities
-------------------------	-------------------------------	-----------------------	--------------------	----------------------

Well-positioned for KEY GLOBAL MEGATRENDS impacting Asia's growth

Rising Asian Wealth	Increasing Dominance of China	Growing Silver and Gig Economies
Digital Prominence and Threats	Rising Protectionism and Populism	Focus on Sustainability

Our Unique Proposition

Trusted Advisor

The culture of OCBC is predicated upon our values, with special emphasis placed on forging lasting customer relationships based on trust and respect.

This trust is hard earned and we aim to consistently uphold and surpass the ethical standards that we are expected to live up to.

Broad Geographical Footprint

Our presence in North and Southeast Asia is attractive to customers who seek to capture opportunities both within and beyond their home markets. In Southeast Asia, we are present in eight out of 10 ASEAN countries and have deep local market knowledge as well as strong network connectivity. We have more than 40 branches in Singapore, more than 40 branches in Malaysia and close to 240 branches across over 60 cities in

Indonesia. In Greater China, we are well represented with close to 80 branches. Our standing as one of the largest foreign banks in the Greater Bay Area, combined with our extensive reach in Southeast Asia, means we are uniquely placed to capture the flows within and between the two regions. Beyond Asia, we have a presence in Australia, the Middle East, the United Kingdom and the United States to support our customers' growth beyond the region.

Digital Innovation

We have a longstanding track record of first-to-market solutions by taking a two-pronged approach towards digital transformation: First, we invest in developing our internal resources, including a digitally-empowered workforce and robust data and technology platforms, and we incubate internal employee ideas

at our Innovation Lab. Additionally, we embrace external collaboration with fintech companies through The Open Vault at OCBC, and we harness new technologies — from biometrics to artificial intelligence (AI) — in a discerning manner.

Corporate Social Responsibility

Our goal is to deliver long-term benefits to the communities where we operate, with a focus on the more vulnerable segments of society and protecting the environment. Besides sponsoring large-scale community projects such as the Singapore Sports Hub and the OCBC Skyway at Gardens by the Bay to promote

national identity and bonding, our employees actively volunteer in social work across Singapore, Malaysia, China, Hong Kong and Indonesia. We rally behind families, including children and youths, the elderly and special needs persons and also champion environmental sustainability.

Who We Create Value For

Shareholders

We conduct business taking a long-term view to deliver sustainable returns to our shareholders.

Customers

We commit to living our Brand Promise every day, delivering Simply Spot On solutions and experiences to our customers consistently.

Employees

We take a long-term view of our employees and continue to invest in their personal and professional growth. We show that we care by respecting, understanding and supporting each other. We work as a team to achieve our common Purpose.

Community

By engaging and supporting the community we operate in, we help to shape a more sustainable society. Sustainability means to build and invest for a better future for our business and make a lasting impact on society.

Environment

We promote the climate change agenda, support our customers in adopting low-carbon projects and fund community initiatives that make meaningful impact for the environment.