

Contents

OUR PURPOSE & OUR VALUES	Inside Front Cover	FINANCIAL	
GROUP OVERVIEW		Financial Report	59
Letter to Shareholders	02	Management Discussion and Analysis	
Financial Highlights	06	Financial Statements	
Board of Directors	08	Group's Major Properties	
Strategy & Capital Committee Members & Other Management Committee Members	12	Ordinary/Preference Shareholding Statistics	173
		Investor Reference	178
OPERATING AND FINANCIAL REVIEW		SUPPLEMENTARY INFORMATION	
New Horizons III	14	Further Information on Directors	180
2012 Business Scorecard	15	International Network	185
Operations Review	17	Financial Calendar	187
Corporate Social Responsibility	24	Notice of Annual General Meeting	188
		Proxy Form	193
CORPORATE GOVERNANCE		Corporate Profile and Corporate Information	Inside Back Cover
Corporate Governance	29		
Additional Information Required under the SGX-ST Listing Manual	41		
Capital Management	42		
Risk Management	44		
Basel II Pillar 3 Risk Disclosure	54		

Our Purpose

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

Our Values

Customers

We listen to our customers and understand their needs. We build enduring relationships with them by delivering superior products and quality service.

People

We treat each other fairly and with respect. We support our colleagues and invest in their development to help them realise their full potential. We recognise and reward outstanding performance.

Teamwork

We, as team members, actively support each other across the organisation as we work towards our common purpose. As individuals, we expect total responsibility from ourselves.

Integrity

Fair dealing is the basis of our business. We assume everything we do is in full public view.

Prudent Risk Taking

We are prudent risk takers because our customers rely on us for safety and soundness.

Effectiveness

We actively invest in infrastructure, process improvement and skills to lower our delivery costs. We do the right things right the first time, on time, every time.