

DEEPENING PRESENCE  
**SINGAPORE**  
MALAYSIA  
**INDONESIA**  
GREATER CHINA

Our clearly-defined strategy of deepening our presence in Singapore and key overseas markets of Malaysia, Indonesia and Greater China provides us with excellent growth opportunities. Anchored by a stable operating platform, we are well-placed to capitalise on the fast growing wealth, trade and capital flows within Asia, and between Asia and the world. The growing internationalisation of the RMB will create opportunities for new intermediation channels and products and services. At the same time, changing demographics in our key overseas markets, including social progression and the expansion of the middle class, is driving rapid wealth creation.

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Our distinct competitive strength comes from our comprehensive banking, wealth management and insurance franchise that offers an integrated service platform in meeting our customers' financial needs.

In Retail and Commercial Banking, the connectivity of our regional network will be enhanced to support our customers' growing cross-border activities. We will intensify our efforts to innovate and digitise, and extract further value from our past investments. We will broaden our regional Investment Banking coverage through building up our capital markets and corporate finance capabilities in selected markets. As the only Singapore-based bank with a full range of Islamic Banking capabilities in Malaysia, we are confident of growing our overall market share in the country. In Greater China, we are utilising the Group's extensive network to facilitate cross-border trade and investment flows and assist mainland Chinese corporates in seeking business opportunities in South East Asia.

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Our leading regional Wealth Management franchise is further poised to tap on the rising affluence in our key markets. We will focus on extending Bank of Singapore's position as "Asia's Global Private Bank" through its best-in-class open product architecture platform and proprietary research. We will also expand our regional Premier Banking proposition and further extend our presence in the growing emerging affluent segment. Our regional stockbroking capabilities have been strengthened through our recent investment in Indonesia. In Insurance, we see strong potential in the growth of the Takaful business in Malaysia and increasing insurance penetration in Indonesia through our extensive Bank OCBC NISP network, while maintaining our leading bancassurance market share in Singapore.

We remain fully committed in connecting our customers to opportunities, driving sustainable growth and delivering long-term shareholder value.