



Stay true

Redefining the Consumer and Wealth Experience

OCBC Sell-Side Analysts' Day

12 May 2017



Disclaimer: This material should be read as an overview of OCBC's current business activities and operating environment. It should not be solely relied upon by investors or potential investors when making an investment decision. OCBC Bank accepts no liability whatsoever with respect to the use of this document or its content.

OCBC Sell-Side Analysts' Day Agenda

	Page No.
Stay True – Redefining the Consumer & Wealth Experience Mr Ching Wei Hong	3
OCBC Life Goals – Redefining the Consumer & Wealth Experience Mr Dennis Tan	22
Digitally Discerning not Digitally Distracted Mr Pranav Seth	42
The OCBC Group Wealth Platform Mr Marc Van De Walle	68
The Design of the Customer Experience Mr Bojan Blecic	93
OCBC's Big Data Analytics Capability Mr Donald Richard Macdonald	105



Stay true

Redefining the Consumer and Wealth Experience

Ching Wei Hong
Chief Operating Officer

12 May 2017

OCBC Sell-Side Analysts' Day



Disclaimer: This material should be read as an overview of OCBC's current business activities and operating environment. It should not be solely relied upon by investors or potential investors when making an investment decision. OCBC Bank accepts no liability whatsoever with respect to the use of this document or its content.

Redefining the Consumer and Wealth Experience

OCBC Consumer/Wealth Strategic Capability Roadmap

Group Wealth Platform

Stay True

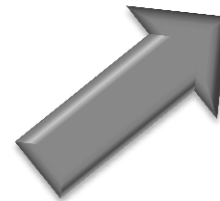
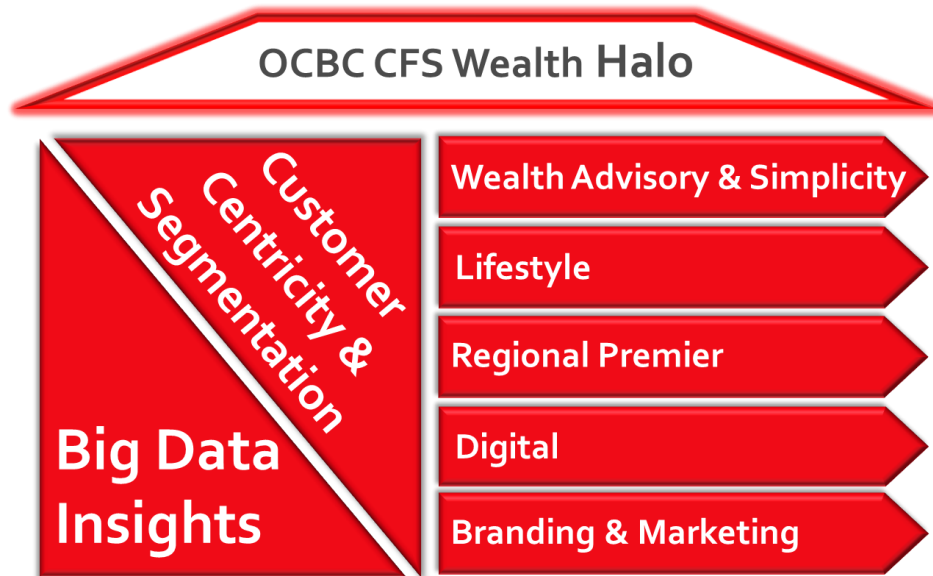
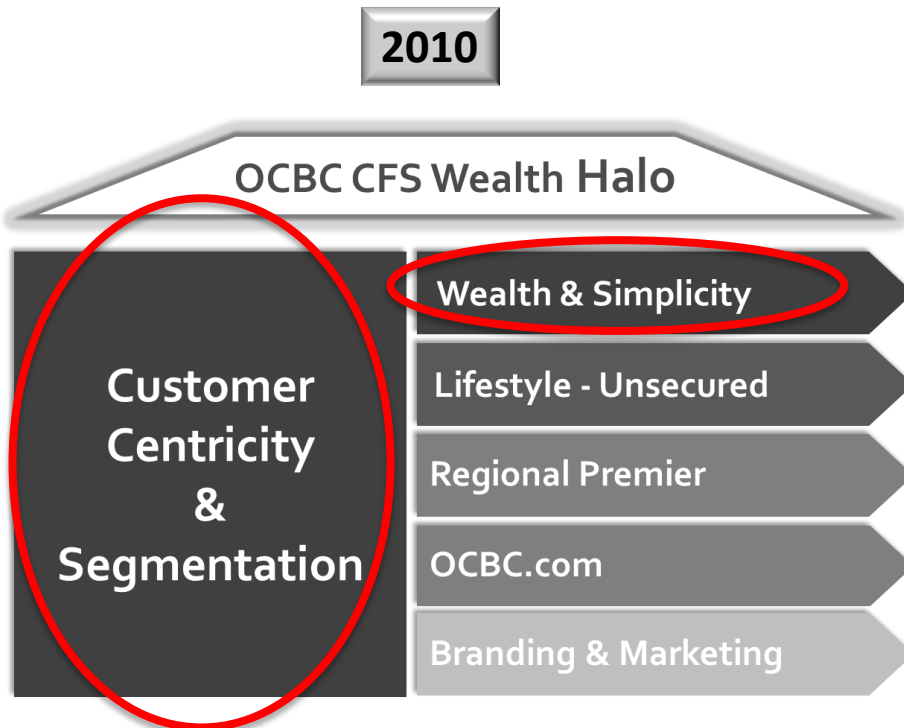
Conclusion



OCBC Consumer/Wealth Strategic Capability Roadmap

Data-driven customer segmentation in place since 2010

2015 and beyond



Redefining the Consumer and Wealth Experience

OCBC Consumer/Wealth Strategic Capability Roadmap

Group Wealth Platform

Stay True

Conclusion



OCBC Wealth Platform – Customer Segmentation



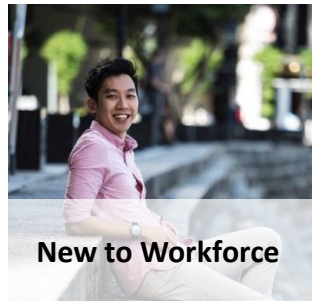
OCBC PREMIER BANKING



Children & Young Families



Youth



New to Workforce




Emerging Affluent





Affluent & Emerging HNW



HNW & UHNW

 **13% CAGR**
No. of clients

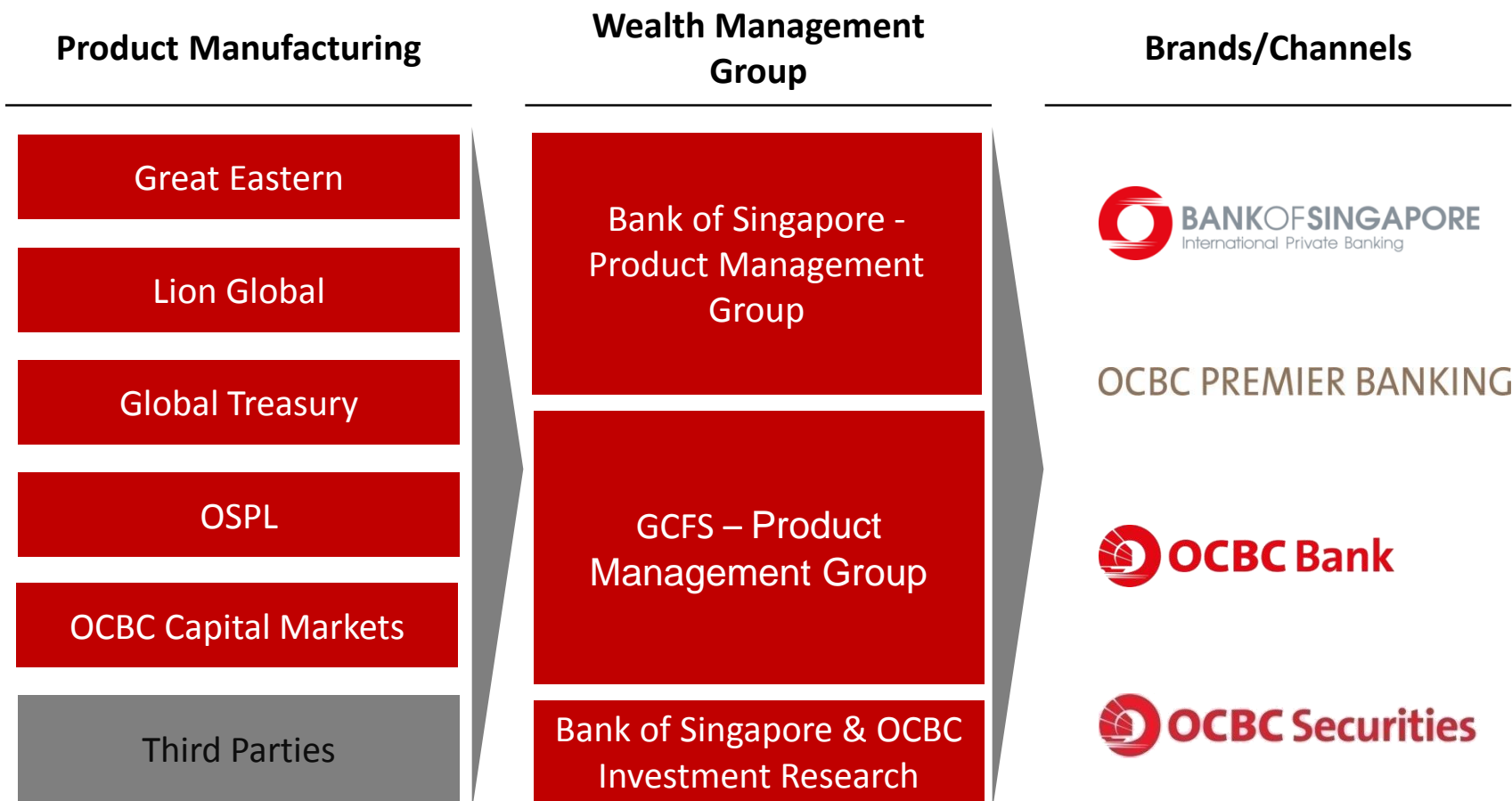
 **17% CAGR**
No. of clients

 **9% CAGR**
No. of clients



OCBC Wealth Platform

- › Provide **unified investment views and ideas** to all wealth channels
- › Better coordinate product providers in view of **delivering superior advisory**
- › Maximize usage of group resources
- › Offer more cross-entity career opportunities



OCBC Wealth Platform – Wealth Panel

Over 200 years of collective investment experience, providing unified house views to grow, manage and protect our clients' wealth

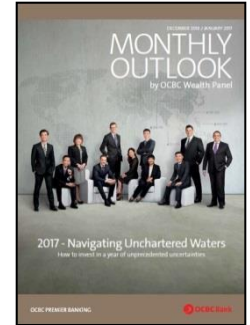
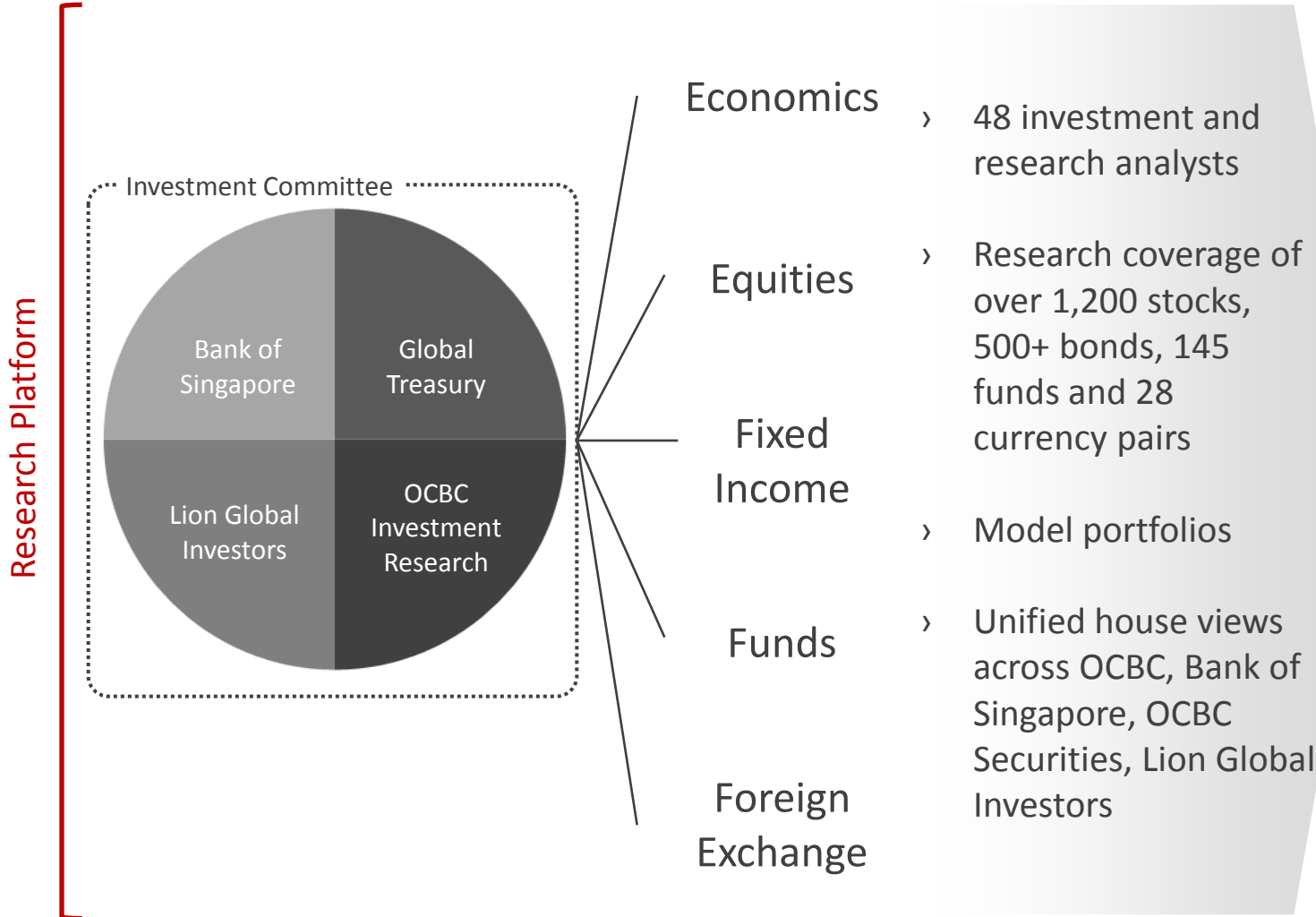


OCBC Wealth Panel

Left to right: Sean Quek (Managing Director and Head of Equity Research, Bank of Singapore), Teo Joo Wah (Chief Strategist, Lion Global Investors), Carmen Lee (Head, OCBC Investment Research, OCBC Bank), Marc Van de Walle (Head, Group Wealth Management, OCBC Bank, and Chairman, OCBC Wealth Panel), Richard Jerram (Chief Economist, Bank of Singapore), Tan Siew Lee (Head, Wealth Management Singapore, OCBC Bank), Gregory Choy (Head of Wealth Advisory, Wealth Management Singapore, OCBC Bank), Selena Ling (Head, Treasury Research & Strategy, OCBC Bank), Michael Tan (Senior Investment Counsellor, Wealth Management Singapore, OCBC Bank), Johan Jooste (Chief Investment Officer, Bank of Singapore), Vasu Menon (Senior Investment Strategist, Wealth Management Singapore, OCBC Bank).

OCBC Wealth Platform – Research & Advisory

Giving group access to research on more than 1,000 securities



OCBC Wealth Platform– OCBC Life Goals

Tailoring wealth solutions not products for different customers.

A simplified goal based conversation to understand customers' needs



Redefining the Consumer and Wealth Experience

OCBC Consumer/Wealth Strategic Capability Roadmap

Group Wealth Platform

Stay True

Conclusion



Stay True



**NO TRICKS.
NO HIDDEN CONDITIONS.
STAY TRUE.**

From here on, OCBC promises to stop common advertising practices (that we've also been guilty of in the past) such as:

- RESTRICTIONS HIDDEN IN FINE PRINT**
We will not hide important terms of promotions in our T&Cs. Everything will be upfront.
- COMPLICATED MECHANICS**
You will always be able to understand our offers in a simple manner.
- MISLEADING ADVERTISING**
We always say what we mean clearly in our ads. No two ways about it.

Don't believe us? Flip the page and see what we mean.



**STRETCH YOUR PAYMENTS,
GET A REBATE.
IT'S THAT SIMPLE.**

The OCBC Cashflo Credit Card doesn't just split your payments automatically at no extra cost. It comes with no complicated and hidden conditions either.

STAY TRUE

ocbc.com/cashflo



0% INTEREST

Pay over 3 months when you spend from \$5100 to below \$51,000

Pay over 6 months when you spend \$51,000 and more

UP TO 1% REBATE EARNED ON ALL YOUR PURCHASES

0.5% rebate with monthly bill below \$51,000

1% rebate with monthly bill of \$51,000 and above
Up to a maximum rebate of \$100/month

For more details, visit ocbc.com/cashflo



CONNECTING YOU TO WEALTH WITH HONESTY

Get sound, unbiased market insights at your fingertips. Without hidden intentions to sway you to do what benefits us. Because earning your faith is more important than earnings.

STAY TRUE

ocbc.com/onestwealth

#OCBCOneWealth

OCBC Digital Advantage



ACT on the latest insights to buy and sell unit trusts



TRACK your investments with OCBC OneTouch™



STAY AHEAD with market insights and investment ideas from experts

Achieve your wealth goals on the go with OCBC OneWealth™.

For more details, visit ocbc.com/onestwealth



0% INTEREST

UP TO 1% REBATE EARNED ON ALL YOUR PURCHASES



ACT

TRACK





STAY AHEAD

Stay True – OCBC 360 Account

Simplifying an account with complex mechanics



Bonus interest on the first S\$70,000 of your account balance when you do all or any of these:

<p>SALARY</p>  <p>1.2% per year</p> <p>Credit your salary of at least S\$2,000 through GIRO.</p> <p>Details</p>	<p>PAYMENT</p>  <p>0.3% per year</p> <p>Pay at least 3 bills online or through GIRO with a total amount of at least S\$150.</p> <p>Details</p>	<p>SPEND</p>  <p>0.3% per year</p> <p>Spend at least S\$500 on OCBC Credit Cards.</p> <p>Details</p>	<p>WEALTH</p>  <p>Up to 1.2% per year</p> <p>Insure or invest with OCBC. Earn 0.6% or 1.2% for 12 months, depending on the qualifying amount.</p> <p>Details</p>
<p>1% per year</p> <p>SAVE</p> <p>Earn this extra bonus on the first S\$70,000 if your account balance is S\$200,000 and above</p> <p>Details</p>			

Redefining the Consumer and Wealth Experience

OCBC Consumer/Wealth Strategic Capability Roadmap

Group Wealth Platform

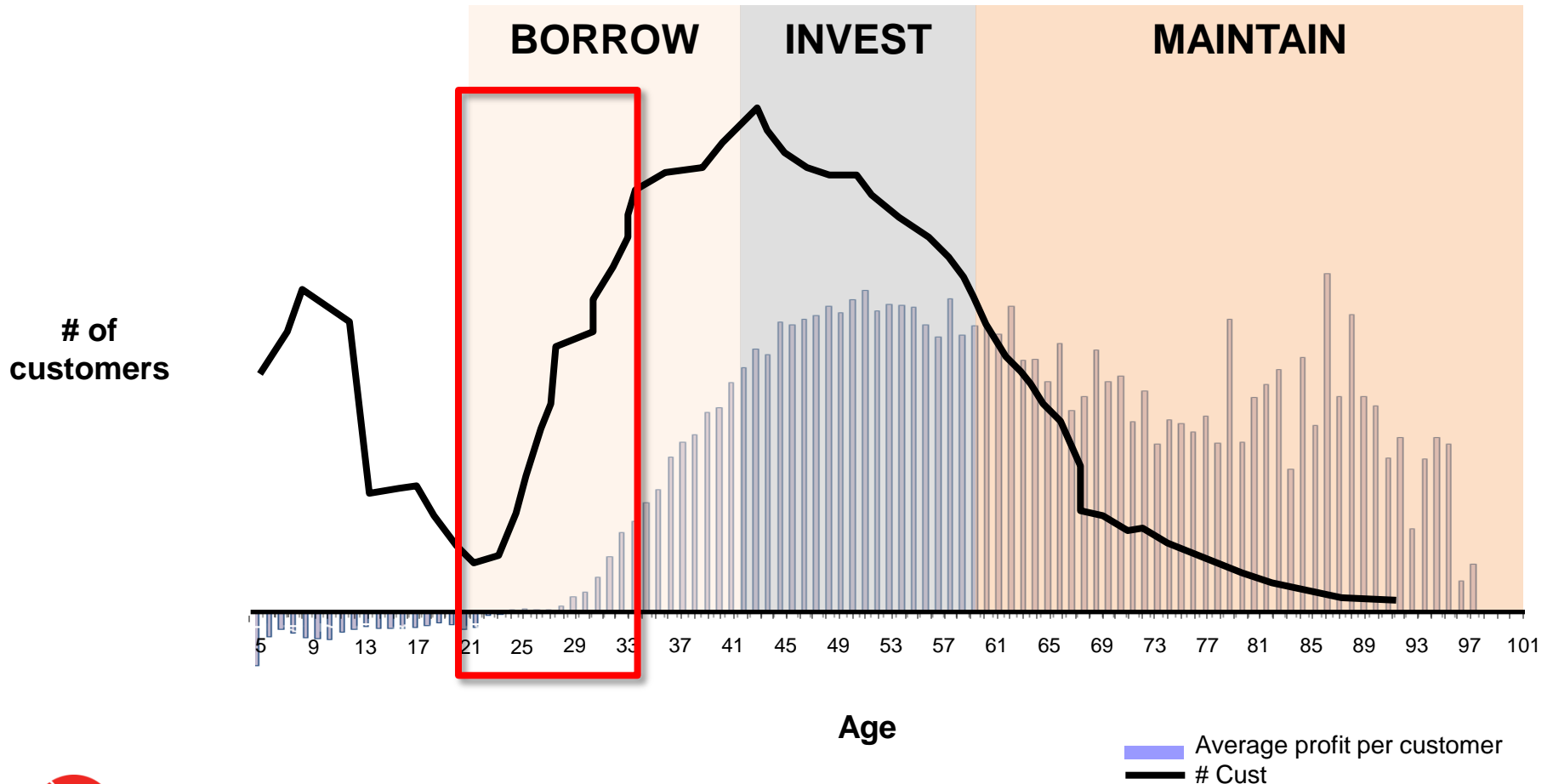
Stay True

Conclusion



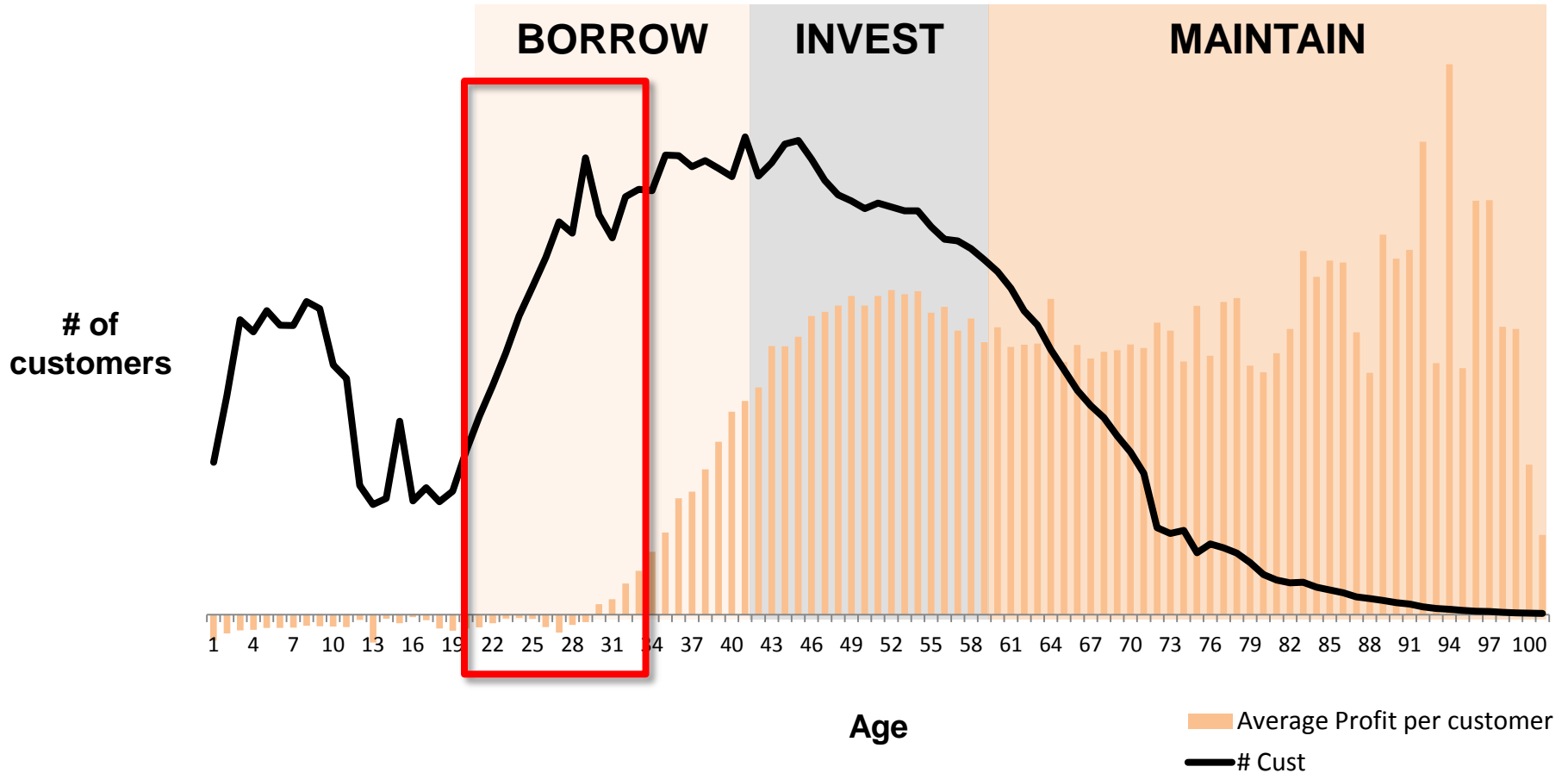
2010 – Lack of strong customer proposition

Missing out young single professionals (21-33 years old), doctors, bankers, lawyers, teachers, engineers.



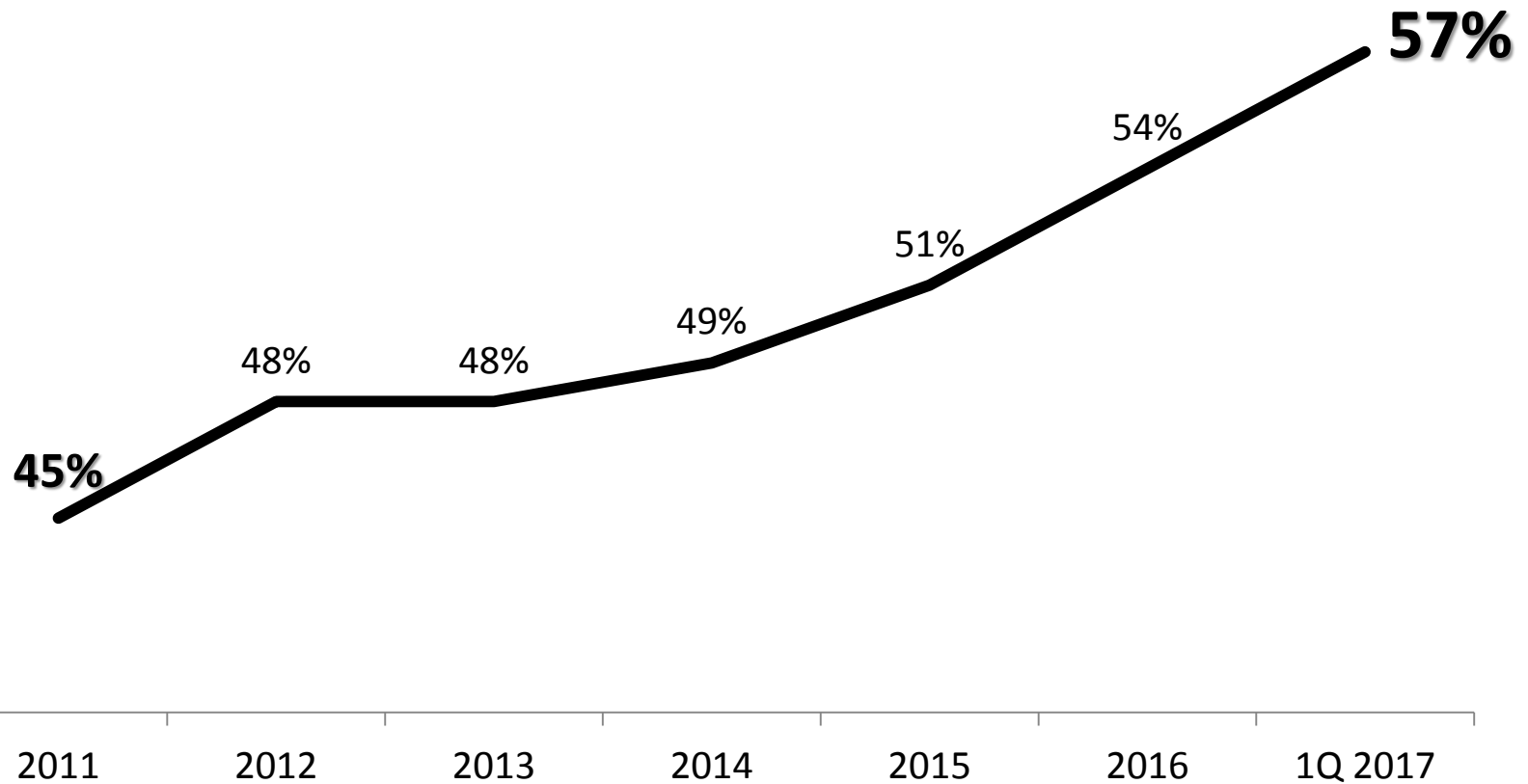
2016 – Increasing customer profitability over the years

Significant increase in number of target customers through FRANK and 360 Account.
Profitability breakeven point @ 29 years old



E-B scores reached record high in 1Q2017

Committed to providing end-to-end service excellence

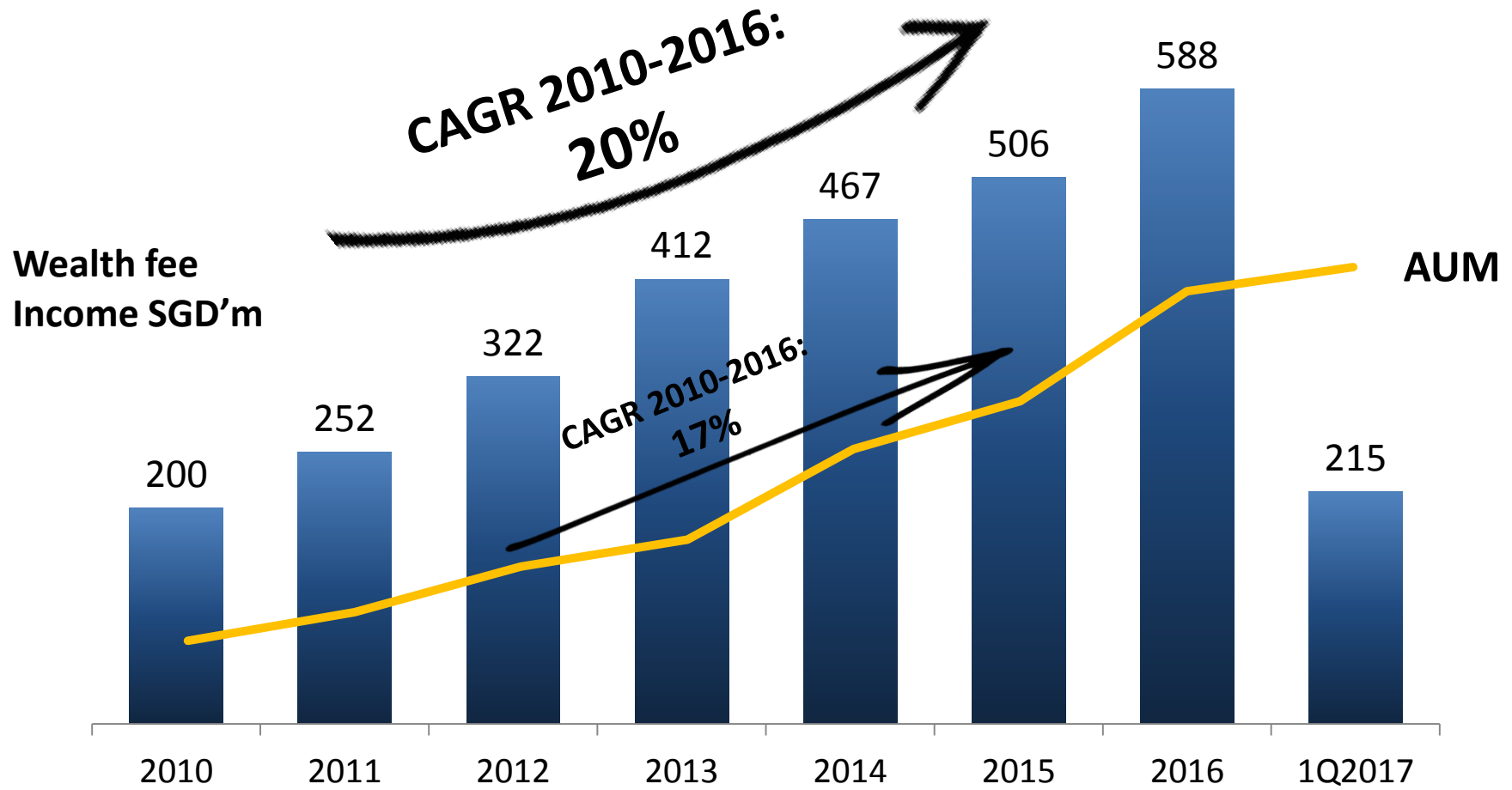


Note: Overall weighted E-B scores, calculated from transaction/enquiries channel, sales-related channels and relationship-related channels. (n= 4,000)
Source: OCBC Market Research E-B Surveys 2011, 2012, 2013, 2014, 2015 , 2016 and 1Q 2017.

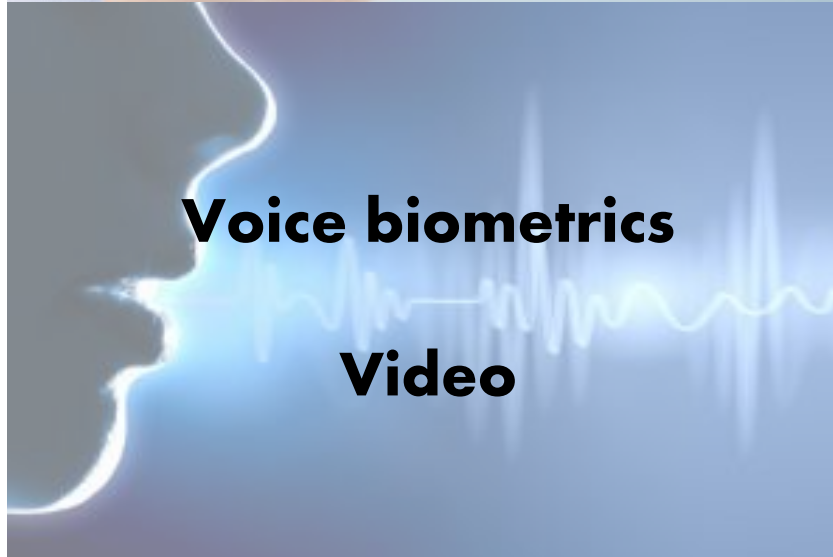
Total Wealth Fee Income & AUM Growth

OCBC Consumer Banking, Bank of Singapore Private Banking, OWHB Consumer Banking

Strong growth in wealth fee income and AUM despite challenging economic times.
Wealth fee income growth outpacing AUM growth.



2017 & Beyond – Bank of the Future



Thank you





OCBC Life Goals

Redefining the Consumer and Wealth Experience

Dennis Tan

Head, Consumer Financial Services (Singapore)

12th May 2017



Disclaimer: This material should be read as an overview of OCBC's current business activities and operating environment. It should not be solely relied upon by investors or potential investors when making an investment decision. OCBC Bank accepts no liability whatsoever with respect to the use of this document or its content.

Did you know?

Out of **10** people



4 are **behind** on their retirement goals



3 **have not started** planning for **retirement**

Only three are on target or have achieved their goals



Did you know?

Education costs are expected to **increase sharply** in the future.



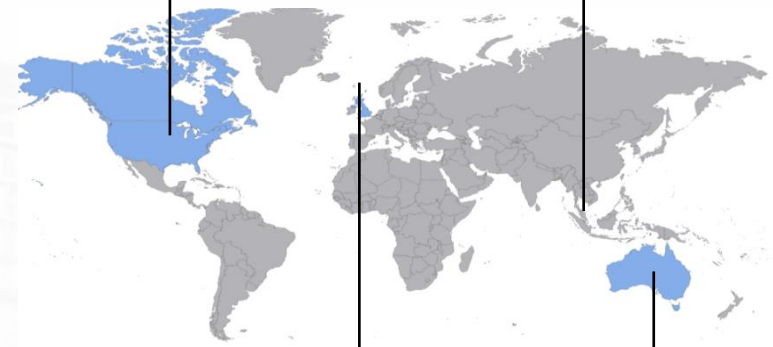
UNITED STATES OF AMERICA

TODAY S\$218,000
2040 **S\$859,000**



SINGAPORE

TODAY S\$40,000
2040 **S\$59,000**



UNITED KINGDOM

TODAY S\$157,000
2040 **S\$1,230,000**



AUSTRALIA

TODAY S\$113,000
2040 **S\$363,000**

Source: Projections above as derived from the OCBC Education Planner on 31 July 2016, available at ocbc.com/education. 24

Product

Product

Product

Product

Product

Product

Product

Product

Product

Product

Product

Product

OCBC Life Goals

Solutions

OCBC Life Goals

Helping consumers achieve their financial goals

Understand
Your Goals



Customise
Your Portfolio



Review &
Adapt

OCBC Life Goals

Every customer is **different**

Every customer has **unique goals**

Goals change over time

Understand them

Tailor **solutions**

Solutions For Every Life Stage



Solutions For Every Goal



Retirement



Education



Legacy

Solutions For Every Goal

Manage

Optimise cash flow, to reap returns while maximizing savings

Safeguard

Ensuring adequate protection against life's unexpected events

Build

Creating a diversified portfolio to build wealth

Training & Development

**Comprehensive
OCBC Life Goals Training**

**Monthly
Reinforcement Sessions**

**Continuing Professional
Development**

Consumer Response

*“More **personalized**...there’s time spent to **understand** my personal situation and what I really need.”*

*Female, age 30
Planning for Children’s Education*

*“The PFC **pro-actively understood my financial situation** before making a suitable recommendation. I am very satisfied on this point.”*

*Male, age 54
Planning for Retirement and Legacy Transfer*

Consumer Response

*“My RM is **able to relate to my needs and expectations**. Aware of my family commitments, he advised me on a suitable financial package.”*

*Female, age 49
Premier Banking Client
Planning for Retirement*

*“It’s **holistic...** everything from transactions to insurance to investments.”*

Male, age 39

Consumer Response

Usage of Life Goal planners

36%

Consumers using OCBC
Life Goals are

26%
more satisfied

Number of OCBC Life Goals
consumers who are new to
product solutions

2 out of 3

Staff Response

Staff using OLG

26%

more productive

*“With Life Goals, I am able to **create conversations** about safeguard, not just investments.”*

Premier Relationship Manager

*“Previously, the conversation ended after selling a single UT. Now we can sell a **solution for the whole portfolio.**”*

Personal Financial Consultant

*“Life goals for retirement gives us a number to start conversations with. We can offer customers a **whole retirement plan** instead of a one-off UT.”*

Rookie Personal Financial Consultant

The Customer Journey

Onboarding

Access

Usage

Purchase



OCBC Bank

Open Account
App



Mobile Banking

ONE
WEALTH
OCBC Bank

OneWealth

ONE
WEALTH
OCBC Bank

OneWealth



AutoROME



OneTouch



Money In\$ights



Online UT

The Customer Journey

Onboarding

Access

Usage

Purchase



Open Account App



Mobile Banking



AutoROME



OneTouch

ONE WEALTH
OCBC Bank

OCBC

ONE WEALTH
OCBC Bank

OneWealth

OneWealth

Life Goals



Money In\$ights



Online UT

The Journey Ahead

1. Empower consumers with **Omni-channel** portfolio tracking and review capabilities



2. Expand **Short Term Goal** conversations

First Home

First Car

Travel

3. More **Product Solutions**

Consumer Financial Services Singapore

Number of Customers

1.5x

AUM

2.0x

Wealth Fee Income

2.4x

2010-2016 Growth



SECURE YOUR FUTURE WITH **OCBC LIFE GOALS**



ocbc.com/retirement



ocbc.com/education

Digitally Discerning not Digitally Distracted

OCBC Consumer Financial Services

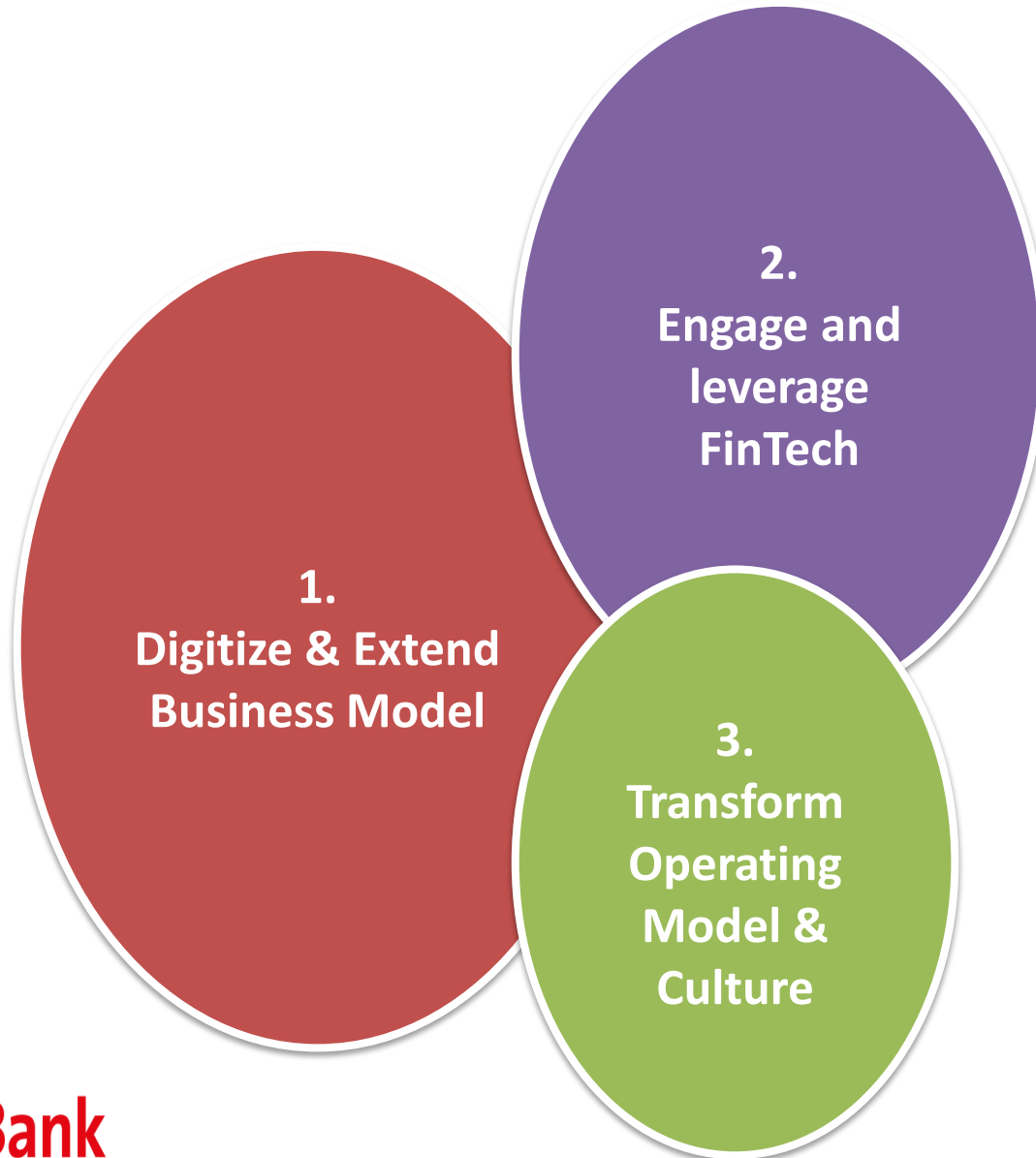
Digital results and approach

Pranav Seth

12 May 2017



“Digitally Discerning”, Collaborative & Nimble



Disciplined competency build for sustainable & deep transformation

1.

Digitize & Extend Business Model

- Sustainable productivity, efficiency & engagement
- Capture new segments
- Digitally engage beyond products



CUSTOMER INSIGHTS

Simple.
Transparent.
Instant.
Frictionless.



DATA & ML

Personal.
Relevant.
Pro-active.
Embedded in core processes



DESIGN

End to End.
Journeys.
Co-created.
Iterative.



IT

Disciplined roadmap
STP
Scalable (SoA/ API)
Agile-like

OCBC Open Account App

12%

360 a/cs
opened online

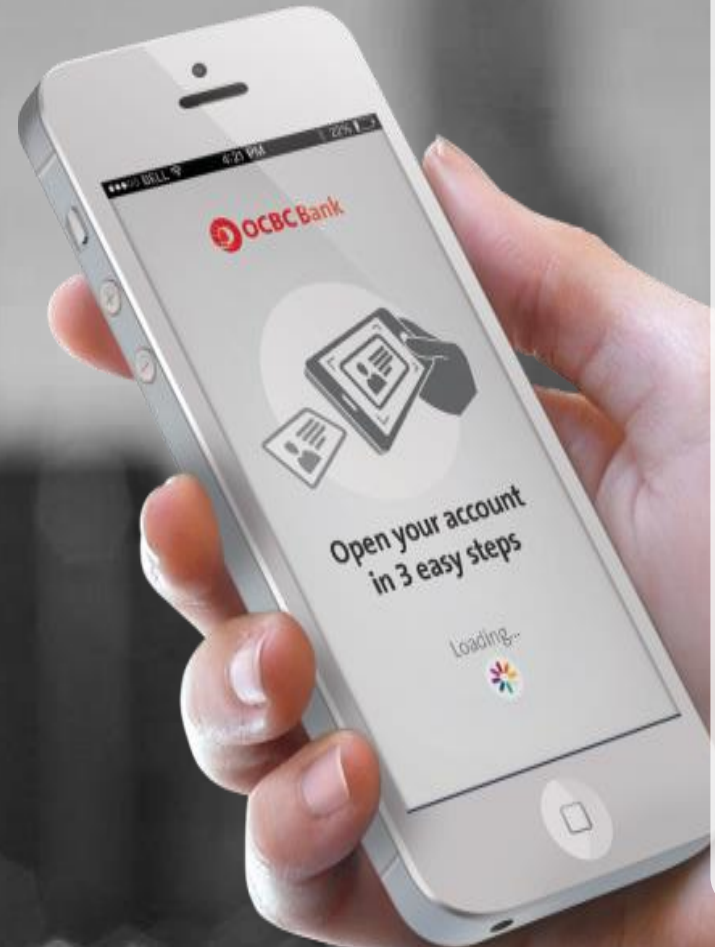
60%

new to bank
customers

MyInfo

SG's first completely remote, paperless a/c opening digital platform

natural extension into MyInfo, amongst first wave of banks



relationship
opening &
deepening

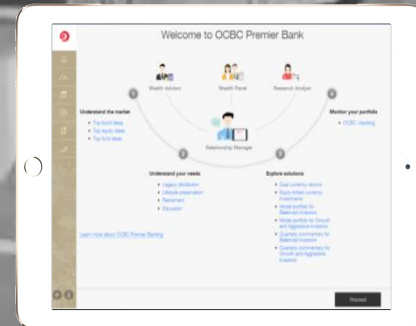


banking &
payments



wealth
management

autoROME and Agent Mobility



relationship
opening &
deepening



banking &
payments



wealth
management

digital-empowered front-line, in-branch (desktop) & off premises (tablet)

mobile financial needs analysis and bancassurance origination

fully digital onboarding with a/c opening & cross-sell, credit cards and unsecured loans

paperless, guided and completely straight-through journeys, with embedded compliance automation

OCBC OneTouch, Apple Watch App

15m

OneTouch
usages

\$1.1m

annualised
cost save

SG's first fingerprint authentication on mobile and wearable banking

instant & frictionless access to banking information

a/c balances, transactions and cards details



relationship
opening &
deepening



banking &
payments



wealth
management

Voice Biometrics & Speech Recognition



relationship
opening &
deepening



banking &
payments



wealth
management

voice as password for authentication

speech recognition for quick and accurate access to the right service or agent

OCBC Emma – AI powered chatbot



relationship
opening &
deepening



banking &
payments



wealth
management



OCBC Bank

Hi there! I'm Emma, your OCBC Bank Virtual Service Ambassador! I can help you with your queries on Home and Renovation Loans.

Hey Emma, am I eligible to refinance my home loan?

The eligibility conditions for refinancing your loan with us are:

- Private Property Loan - The loan amount remaining must be at least SGD 200,000
- HDB loan - The loan amount remaining must be at least SGD 100,000

© Powered by CogniCor

1st AI powered home & renovation loan specialist

convenient, fast and accurate “always-on”

34,000
queries

\$28m
loans
approved

OCBC Pay Anyone – embedding payments

10x
payments

25%
use weekly

Q1 growth YoY ('16 vs '17)

SG's first P2P payment using mobile number, email or facebook

1st bank in Asia Pacific to integrate with Apple's Siri & iMessage

integration with national initiative to send money to mobile and NRIC (CAS)

coming soon



relationship
opening &
deepening



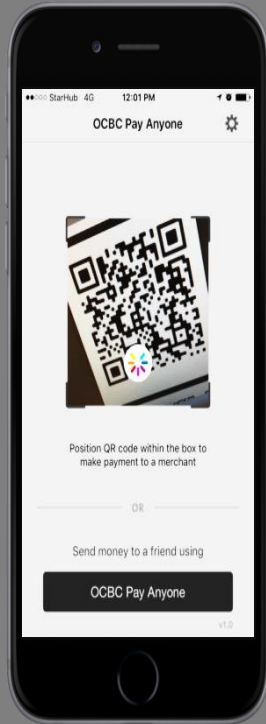
banking &
payments



wealth
management

Jun 2017

OCBC Pay Anyone App – QR code merchant payments



payment app to scan and pay with biometric authentication

QR code-based solution with NETS, supporting smart-nation agenda for cashless economy

pay directly from OCBC CASA



relationship opening & deepening



banking & payments



wealth management



Coming soon



– personalised service at scale

The screenshot displays a customer dashboard for a 'Premier Onshore | Gold' member. Key sections include:

- Customer Details:** Mobile (3123 XXXX), IC/PP (881010000), Date of Birth / Age (30 June 1981 / 34), Risk Profile (Aggressive), and Life Goals (Grow Wealth, Retirement).
- Recommendation:** A purple box suggests validating the latest phone number. A dialog asks 'Why do we make the recommendation?' (Handphone number flagged as invalid during recent campaign) and 'Did customer want to continue with recommendation?' (Yes/No buttons).
- Wealth Profile:** Lists RM Name / RM Centre (David Pang / OCBC Centre Branch), Wealth disc (17 Oct 2015), Plan signed date (17 Oct 2015), CKA (Completed on 17/10/2015), and Life Goals (On target).
- Calendar:** Shows dates for 'DI/ RDS/ POS/OC' (18 Feb 2015), 'CA Date' (21 Apr 2015), and 'ECCD Date' (30 May 2015).

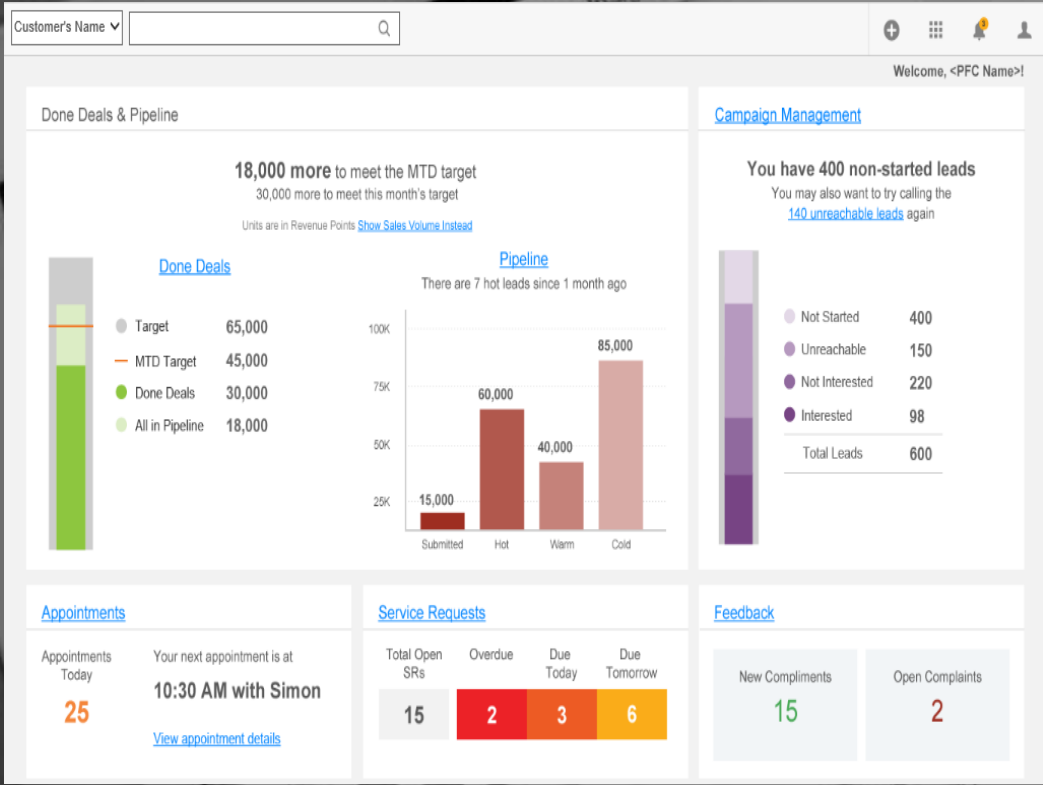
- relationship opening & deepening
- banking & payments
- wealth management

- 360 dashboard omni-channel support
- end-to-end automation of processes – 80% volumes
- Machine learning-based next best sales & service actions
- guided dialogues and workflows



Coming soon

Cruise – boosting sales with a personal touch



- relationship opening & deepening
- banking & payments
- wealth management

clear performance, opportunity and sales dashboard – 15%-20% productivity lift expected

360 view at a glance, personalized conversations

mobility enabled

OCBC OneWealth App

Democratising Wealth, Unlocking New Segments

1/2

UT txns
online

1/3rd

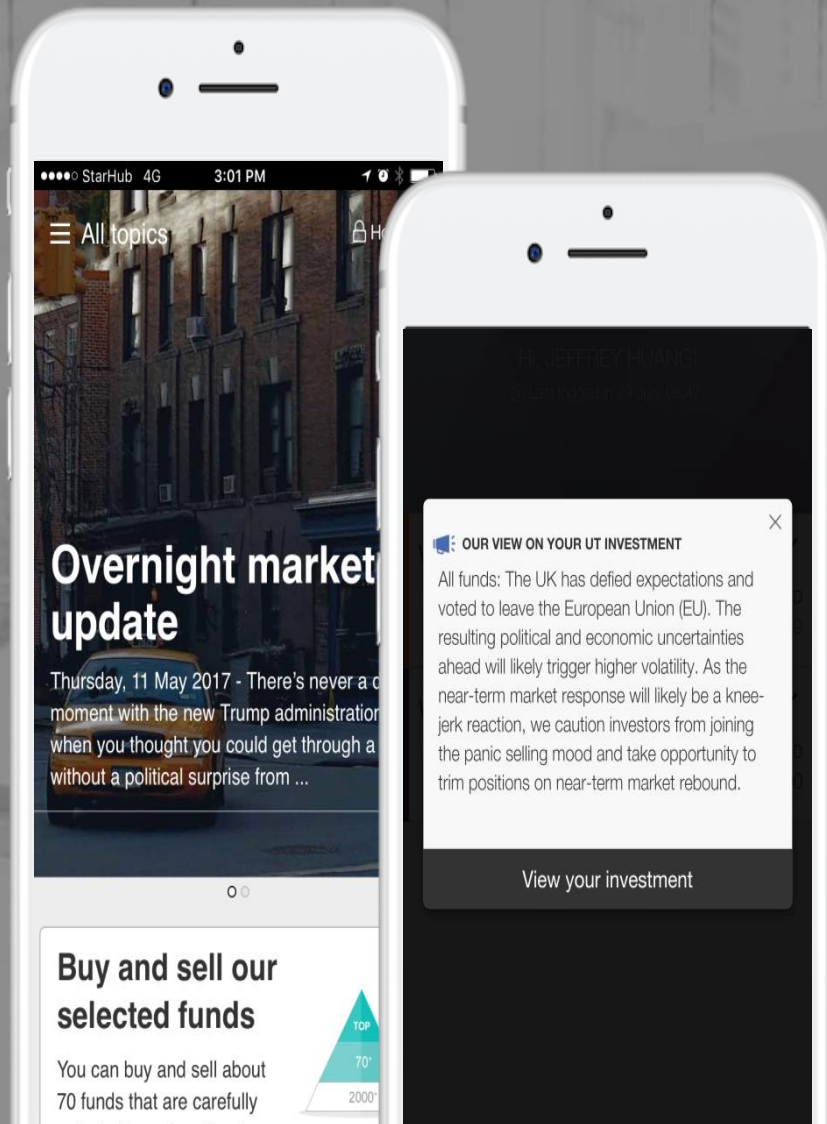
new to investment
with OCBC

simplified decision making

guided buying journey, accessible – start as low as \$100

contextual, personalised, actionable alerts

biometric access to investment portfolio



relationship
opening &
deepening



banking &
payments



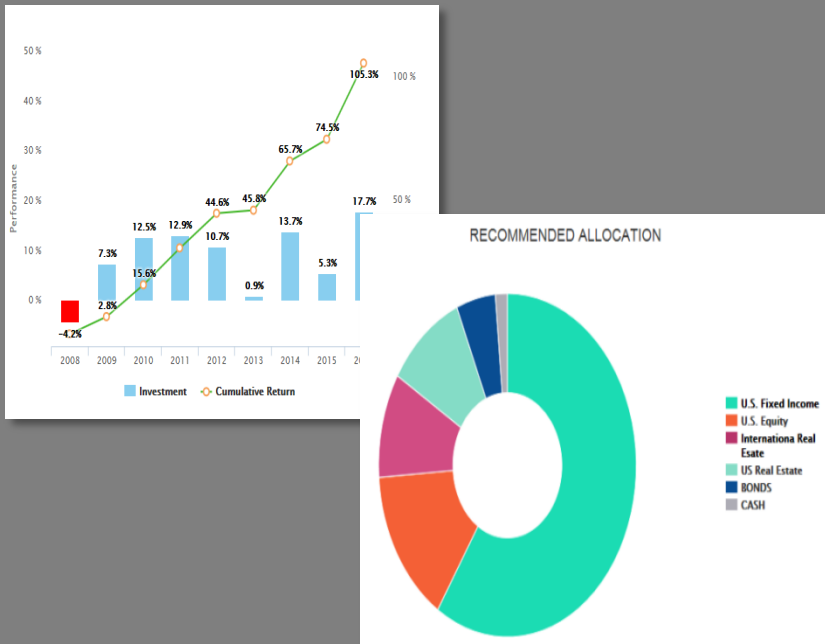
wealth
management

Robo & Bionic Advisory Pilots

Democratising Wealth, Unlocking New Segments

Self-serve

Assisted



scenario-based planning & investment strategy

simulations & what-if analysis



relationship opening



banking & payments



wealth management

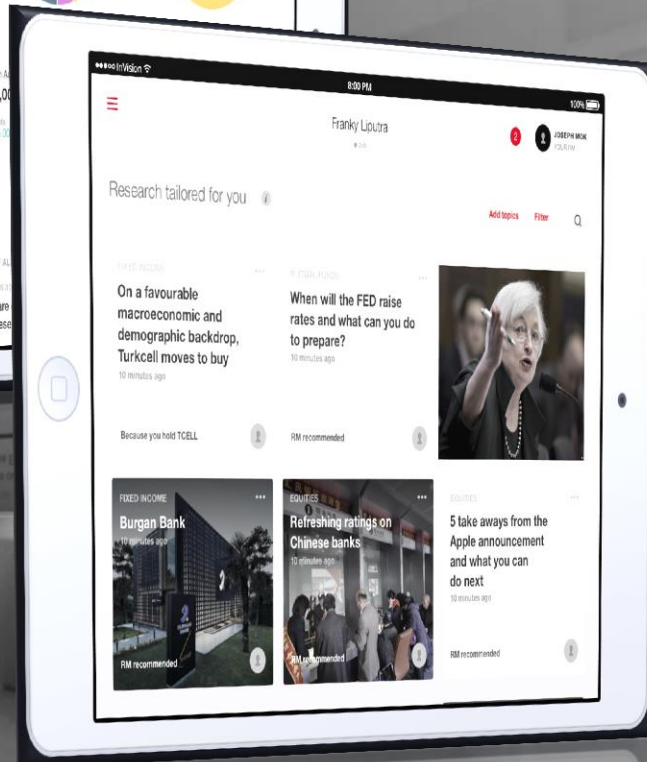
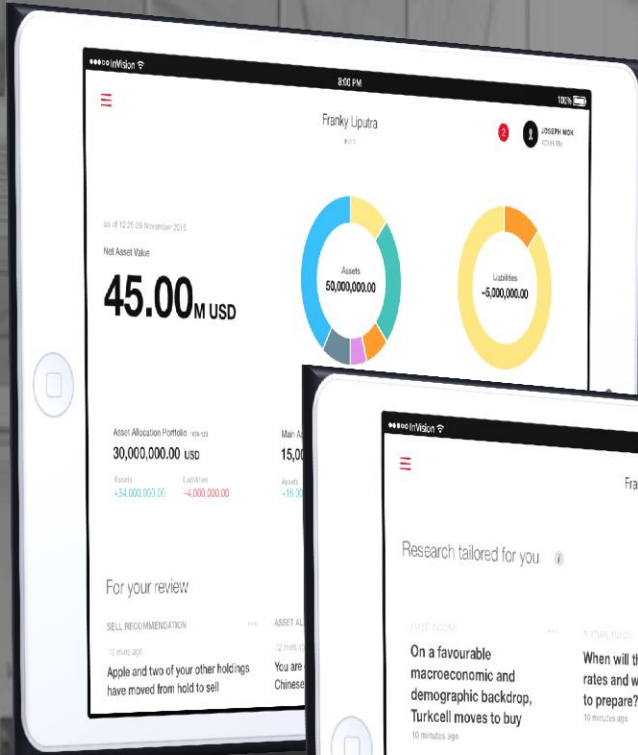
1st bank in SE Asia to pilot robo-advisory service

guided investment journey with access to basket of stocks & ETFs

affordable investments starting as low as \$3,000

Bank of Singapore Apollo App

Wealth conversations with private clients



portfolio view

contract notes

Contextual, personalized research & investment opportunities

unified view for RMs & customers



relationship opening & deepening



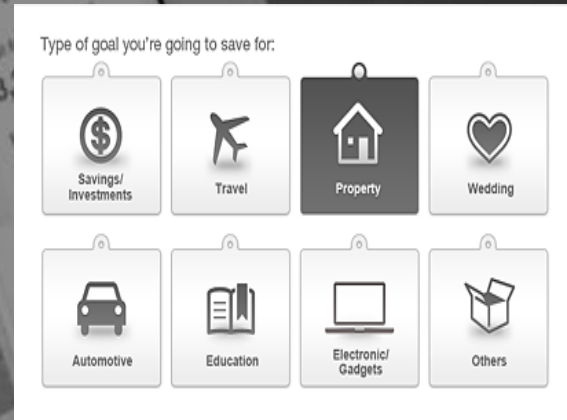
banking & payments



wealth management

Money In\$ights and OCBC Life Goals

Short-term goals



personal financial management tool

spends tracking & goal-based savings

big data enabled social comparison: 'people like you'



relationship opening & deepening



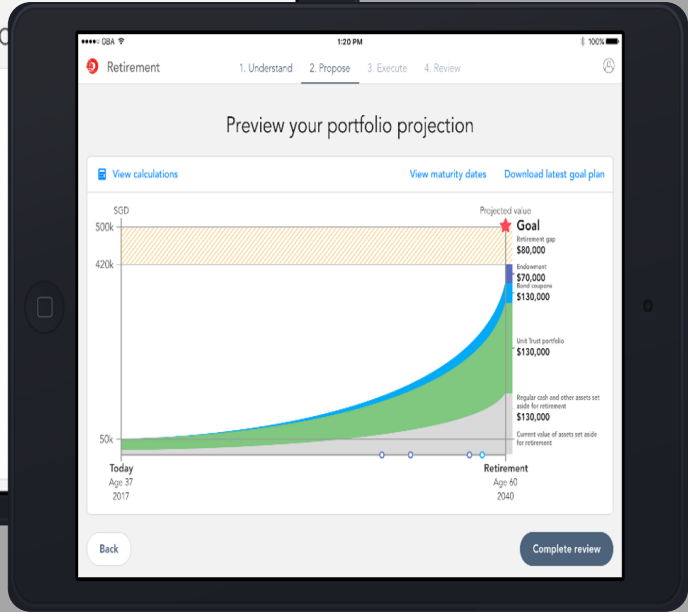
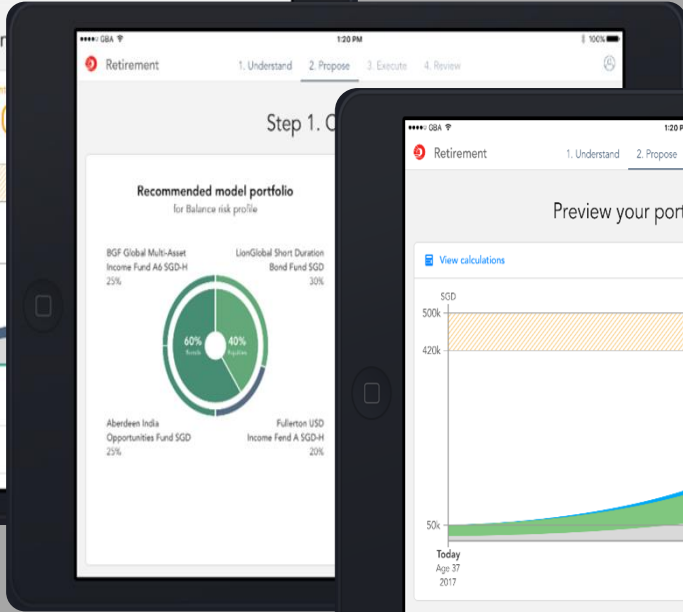
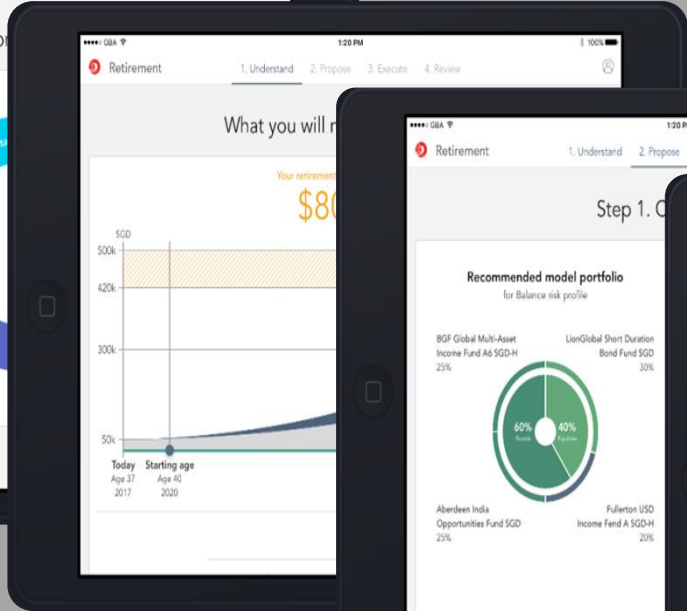
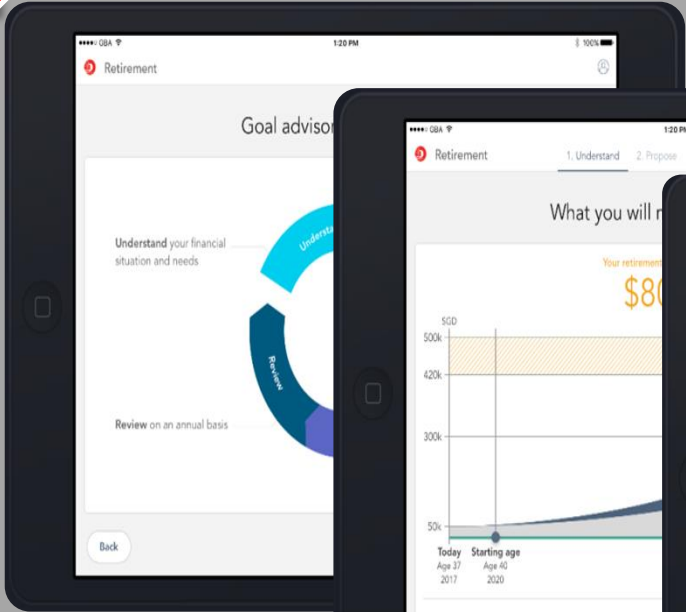
banking & payments



wealth management

OCBC Life Goals

Coming soon



thematic omni-channel goals based conversation

periodic reviews & recommendations

automated cash management, insurance, investment solutions

omni-channel interactions & mobile/online execution

relationship opening & deepening

banking & payments

wealth management

Digital franchise growth driving higher engagement and revenue generation...

Exponential growth in digital adoption



▲ **3X**

active digital customers



▲ **99%**

financial transactions done via digital

Highly engaged digital customers



▲ **2X**

higher product holdings vs non-Digital customers



#1

market-leading customer satisfaction (last 4 yrs)

Higher sales, revenue generation & profitability



▲ **2.1X**

higher profitability of digital customers



▲ **3X**

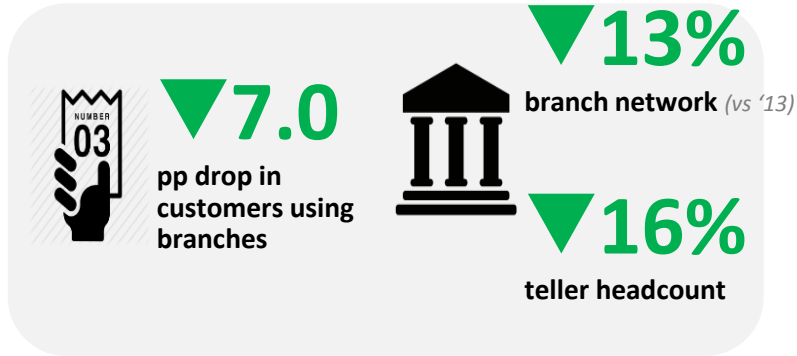
digital sales growth vs branches

▲ **8.6X**

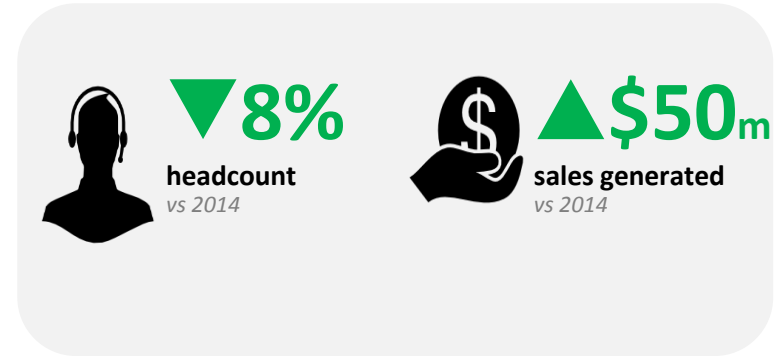
digital revenue growth

And a positive shift in cost structures and efficiencies, enabling headcount re-deployment for revenue generation

Digital migration driving branch optimisation..



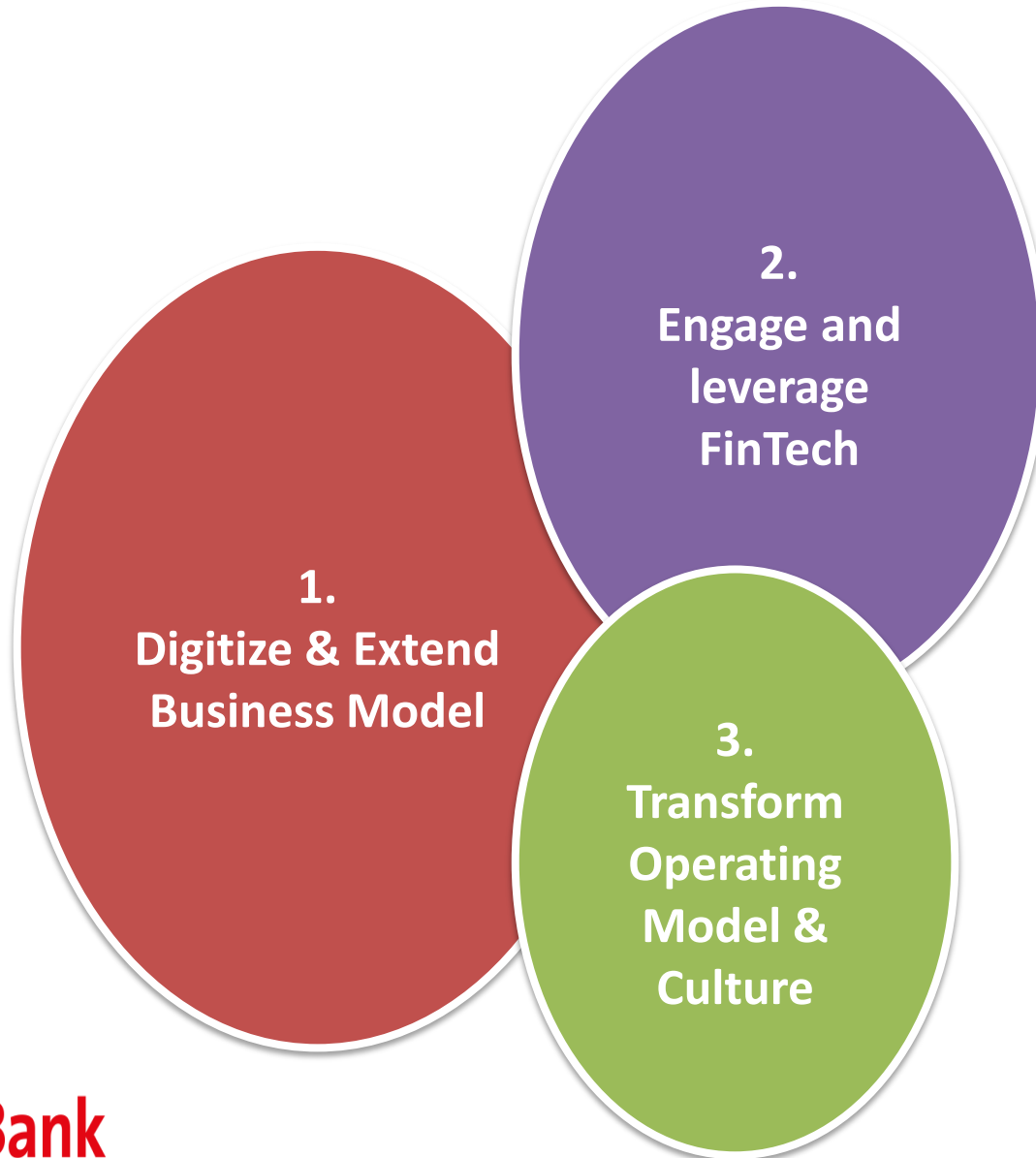
..and contact centre efficiency



Lower cost-income and staff mix optimisation



“Digitally Discerning”, Collaborative & Nimble



Finding tangible FinTech opportunities while enabling an innovation culture



Fintech Acceleration & Management



Business Fintech Engagement



Innovation Culture & Processes

Commercial partner of choice for start-ups

1. Proof of concept platform to:

- **Validate** business proposition hypothesis
- Rapid **prototyping**
- Safe environment to fail fast
- **Fast-tracking** of pilots

OCBC API store

First SE Asian bank to launch an **open API platform**



2. Data Sandbox

“Smart Experimentation” to test new ideas

SELECTIVE
EXAMPLES

On going initiatives



Wearable data based
Wellness advisory



DLT platform to handle
KYC data



DLT platform to handle
Payment and Trade
Finance



Audit based on AI
pattern recognition



Mining external data
for micro
segmentation



Customer – merchant
loyalty platform



Customer Due Dilligence
Graph analytics



Next best action marketing



Robotics Process
Automation



Machine learning for
Operational risk management

Pilots / Commercialisation



Mortgage bot



Self directed
Portfolios



Bionic Wealth
Advisory



Unsupervised learning
on AML patterns

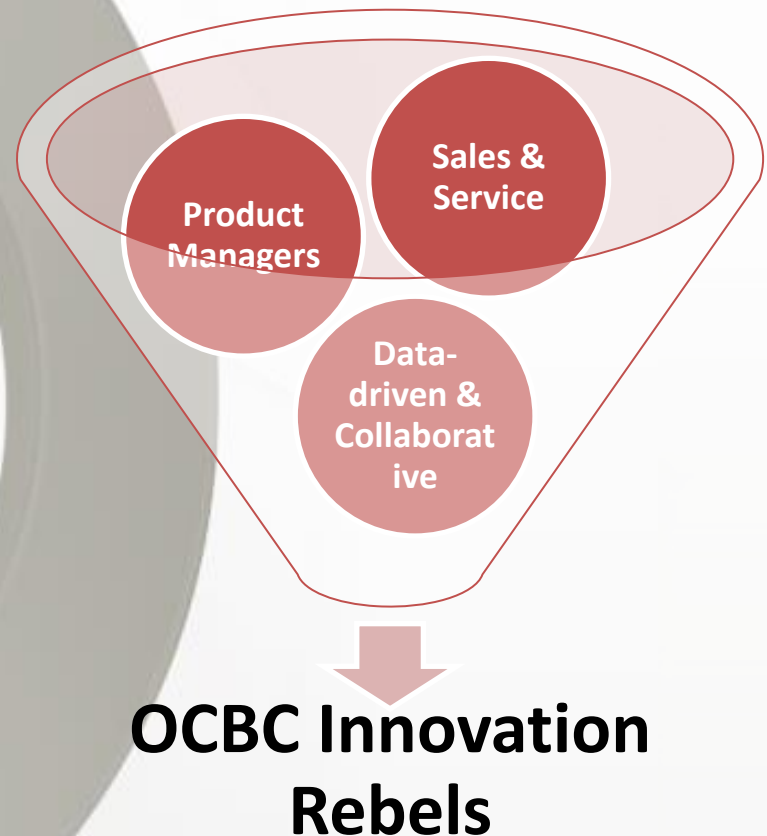


AI based insights based on your
spend and save patterns



AI Based
Know Your Customer (KYC)

Building new skills and competencies to support transformation



Bank of the Future

A man with dark hair, wearing a blue button-down shirt and large wooden headphones, is smiling and looking to his right. He is holding a white smartphone in his right hand. He stands in a modern, brightly lit room with white shelves in the background. The shelves hold various decorative items, including a bust, a camera on a tripod, and several vases. The overall atmosphere is clean, contemporary, and tech-oriented.

- **Voice, Video & Chat**
- **API based access**
- **Embedded Artificial Intelligence**
- **Branch Experience**
- **Eco-system based – Embedded & Ubiquitous**



THANK YOU!



The OCBC Group Wealth Platform

Marc Van de Walle /12 May 2017

The OCBC Group Wealth Platform as a competitive advantage



1 Strength of the Bank of Singapore product platform

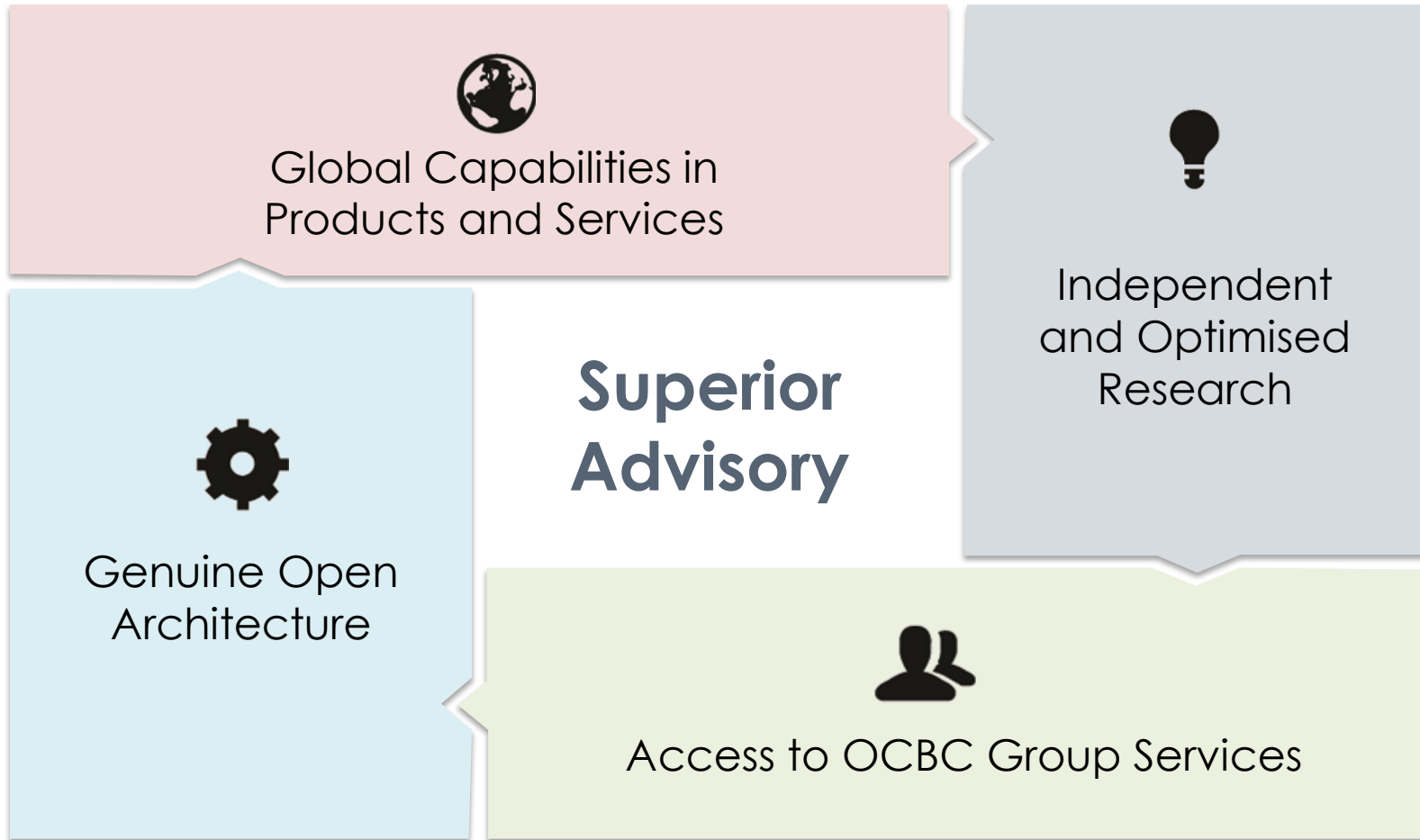


2 Synergies within the OCBC Group Wealth Platform



3 Stronger after the Barclays Integration

A unique combination of attributes



Global capabilities

Investment Products

- Cash and Money Market
- Investment Grade Bonds
- High Yield Bonds
- Equity
- Foreign Exchange
- Derivatives
- Structured Products
- Third Party Mutual Funds
- Hedge Funds
- Private Equity

Investment Services

- Discretionary Portfolio Management #
 - Cash, Securities, Funds
- Advisory Portfolio Management*
- Premium Advisory Services*

Round-The-Clock Support

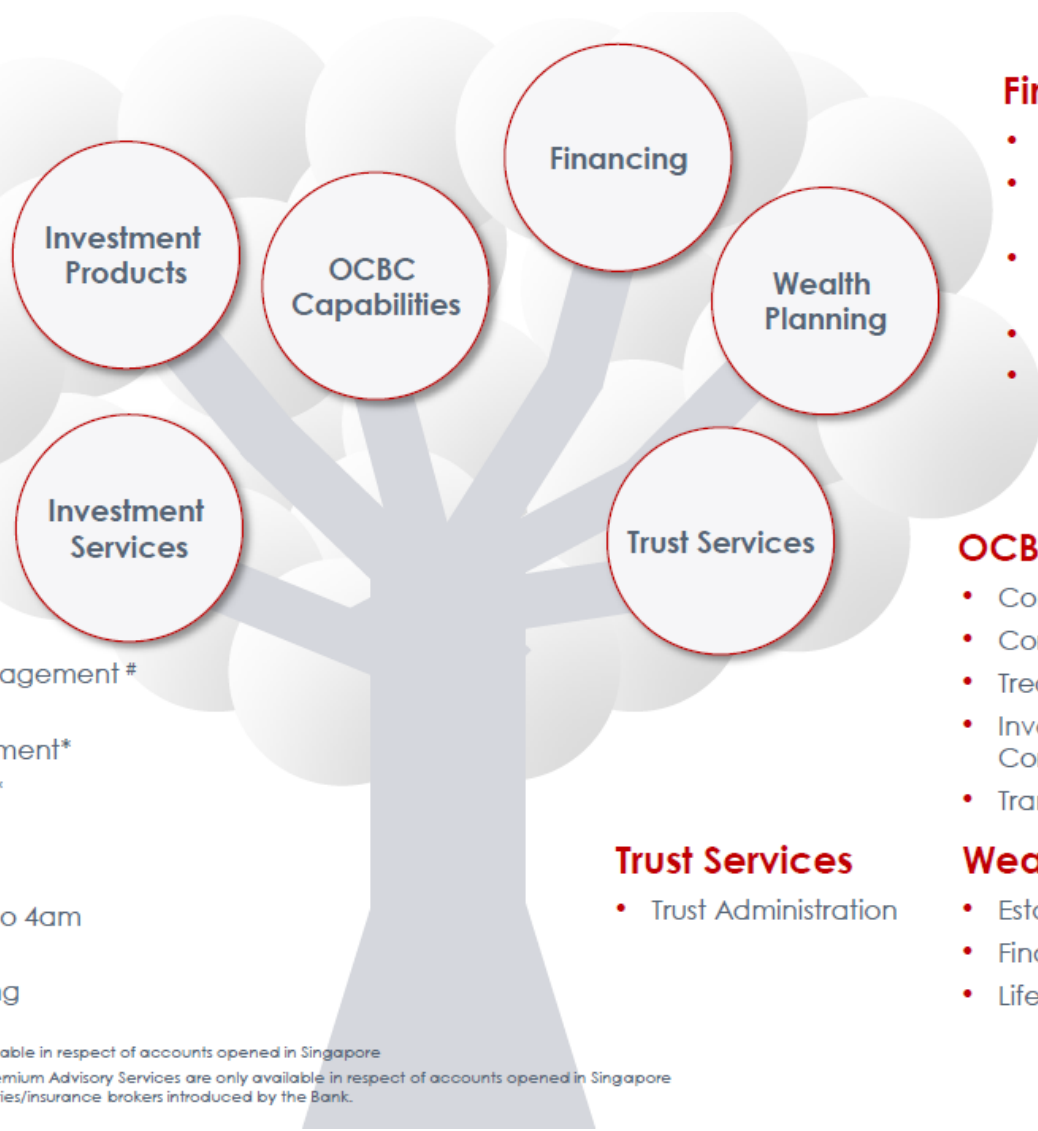
- Night-Dealing facilities up to 4am (SG/HK)/(10pm CET time)
- 24-hour Online Web Banking

Discretionary programme services are only available in respect of accounts opened in Singapore

* Advisory Portfolio Management Services and Premium Advisory Services are only available in respect of accounts opened in Singapore

^ Insurance services are provided by external parties/insurance brokers introduced by the Bank.

+ Provided by OCBC or via external parties



Financing

- Portfolio Leveraging
- Residential Real Estate Financing
- Insurance Premium Financing
- Corporate Finance+
- Structured Transactions

OCBC Capabilities

- Consumer Banking
- Corporate Banking
- Treasury
- Investment Banking and Corporate Finance+
- Transaction Banking

Trust Services

- Trust Administration

Wealth Planning

- Estate Planning
- Financial Planning
- Life Insurance^

Global independent research

Inhouse: Where we can make a difference



	Johan Jooste	Richard Jerram	Sean Quek	Carmen Lee	Todd Schubert
Position	CIO	Chief Economist	Head of Equity Research	Head of OIR	Head of FI Research
Years of Experience	23	23	19	29	27
Previous Firms	Merrill Lynch, Julius Baer	Macquarie Capital Securities, ING	Credit Suisse	UBS, Bankers Trust	GIC, Deutsche Bank



Broad coverage across asset classes

- 1,200 stocks
- 500+ bonds
- 28 currencies
- 145 funds

External: Supplement with partnerships with high quality players

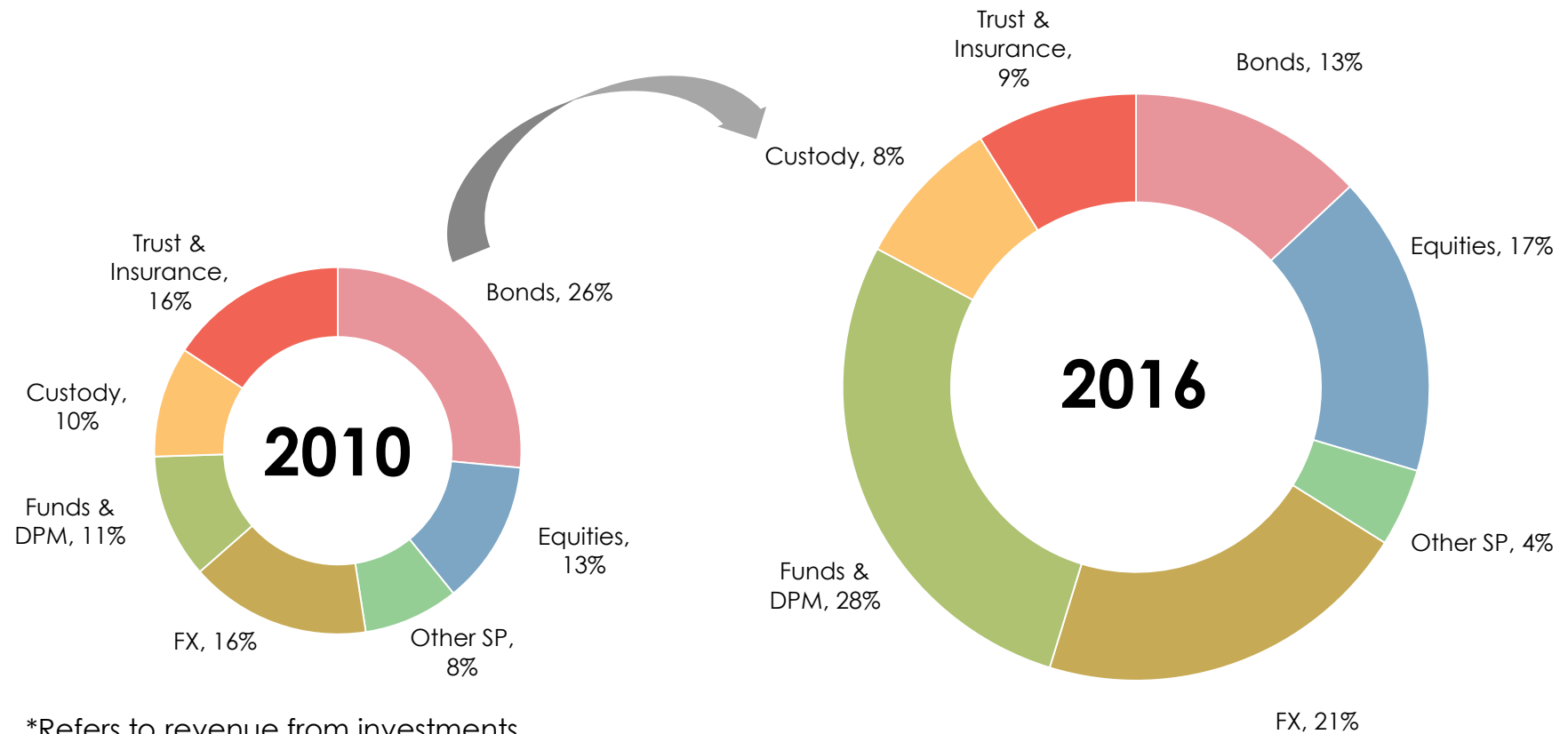


Open architecture



Excellent investment revenue growth and mix*

- Investment revenues up 2.7x
- Good balance
- Recurring income from Funds & DPM up 7x



*Refers to revenue from investments

Selected product innovations

Competitive Advantage Note (CAN)

2014: Unique in-house research driven stock selection methodology.

9.5% absolute return* since Jul 2014.

Raised US\$250M

FinIQ Platform

2015: **1st in Asia** with 5 counterparties in FX derivatives, real time pricing and execution.

Bank of Singapore RISE (REITs SG Index) Note

2016: **1st S-REITs note** driven by research methodologies in partnership with SGX.

16.8% absolute return since Jan 2015.

Raised US\$82M

Lion-Bank of Singapore Emerging Market Bond Fund

2016: **1st Fixed Maturity Fund** leveraging off BOS DPM and FI research capabilities.

One of largest EM Corporate Bond Funds.

13.5% absolute return since Feb 2015.

Raised approx. US\$1B

Lion-Bank of Singapore Asian Income Fund

2016: **1st of its kind** Asian Equity and Fixed Income Fund.

11.5% absolute return since Feb 2016.

Raised US\$240M

Market Essentials Mandate

2016: **1st factor based** DPM offering in Asia.

Raised US\$140M

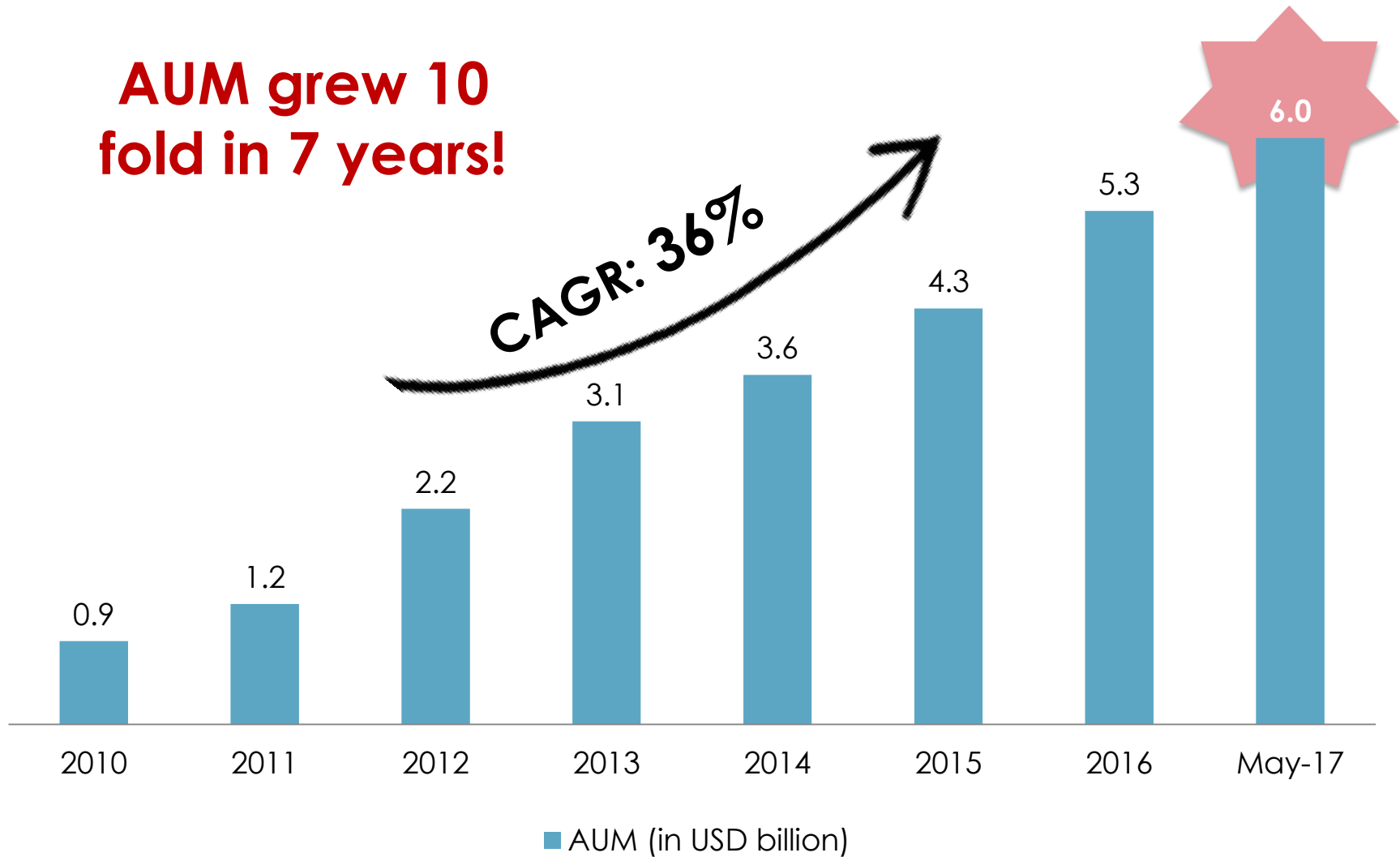
Invesco Senior Loans

2017: **1st private bank** to launch a Senior Loans Fixed Maturity Fund in Asia.

Raised US\$1.1B

Early and leading player in DPM

AUM grew 10 fold in 7 years!



Diversity in talents



Marc Van de Walle
CFA, MBA

Hou Wey Fook
CFA

Johan Jooste

Fidelis Oruche

Suchanda Mandal
MBA

Lee Woon Shiu

Mark Farrell

Jerome Thuillier

Position	Head, Product Management	Head of Managed Investments	Chief Investment Officer	Head of Trading Advisory & Product Development	Head, PMG Management Office	Head, Wealth Planning	Head, BOS Trustee Ltd	Head, Product Management HK
Years of Experience	21	28	23	18	17	18	26	20
Previous Firms	ING Belgium/Luxembourg, ING Asia Private Banking	Government of Singapore Investment Corp (GIC), OCBC Asset Management	FirstRand Group, Merrill Lynch, Julius Baer	Merrill Lynch, AIG Trading, Lehman Brothers, Standard Chartered Bank, RBC Capital Markets	Citi Deutsche Bank	ING	Credit Suisse	Barclays BNP Paribas

Diversity in talents



Richard Jerram
CFA, PhD

Sean Quek
CFA

Todd Schubert
CFA

Jean Chia

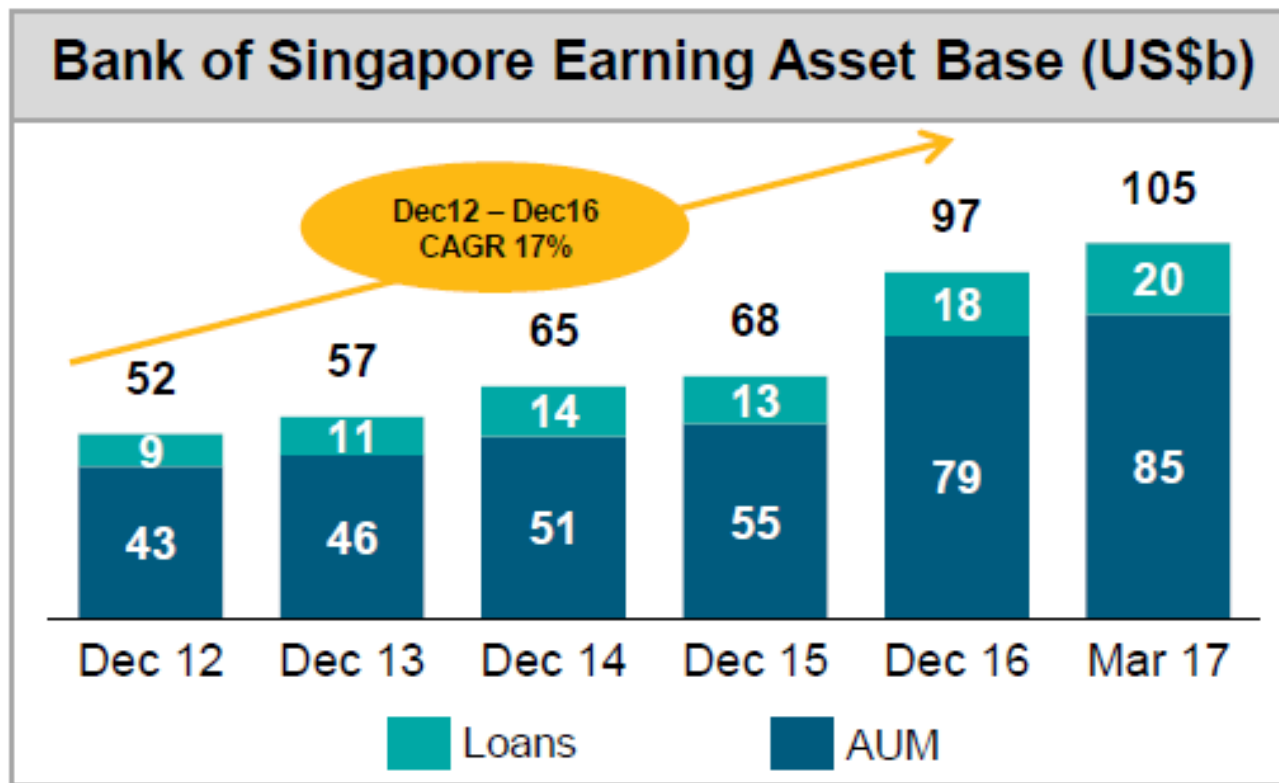
Ho Shui Wei

Tang Hsiao Ching
CAIA

Heng Phok Jui
MBA

Position	Chief Economist	Head of Equity Research	Head of FI Research	Head, Equity Advisory & Sales	Head, FX Advisory & Sales	Head, MI Advisory & Sales	Head, Private Equity
Years of Experience	23	19	27	19	17	18	19
Previous Firms	Macquarie Capital Securities, ING, Economist Intelligence Unit, Kleinwort Benson International, Mitchinson Napier Bedford & Co	Credit Suisse	GIC Deutsche Bank	SPH Allianz Global Investors UBS AG	UBS AG MAS	Julius Baer BNP Paribas Temasek Holdings	GIC

Fuelling Bank of Singapore's strong growth in AUM



Source: OCBC 1Q17 Results Presentation

The OCBC Group Wealth Platform as a competitive advantage



1 Strength of the Bank of Singapore product platform



2 Synergies within the OCBC Group Wealth Platform



3 Stronger after the Barclays Integration

OCBC Group Wealth Platform

- Provide consistent investment views and ideas to all wealth channels
- Better coordinate product providers in view of delivering superior advisory
- Maximise usage of group resources
- Offer more cross-entity career opportunities

Product Manufacturing

Great Eastern

Lion Global

Global Treasury

OSPL

OCBC Capital Markets

Third Parties

Wealth Management Group

Bank of Singapore -
Product Management
Group

GCFS – Product
Management Group

Bank of Singapore & OCBC
Investment Research

Brands/Channels



OCBC PREMIER BANKING



OCBC Wealth Panel

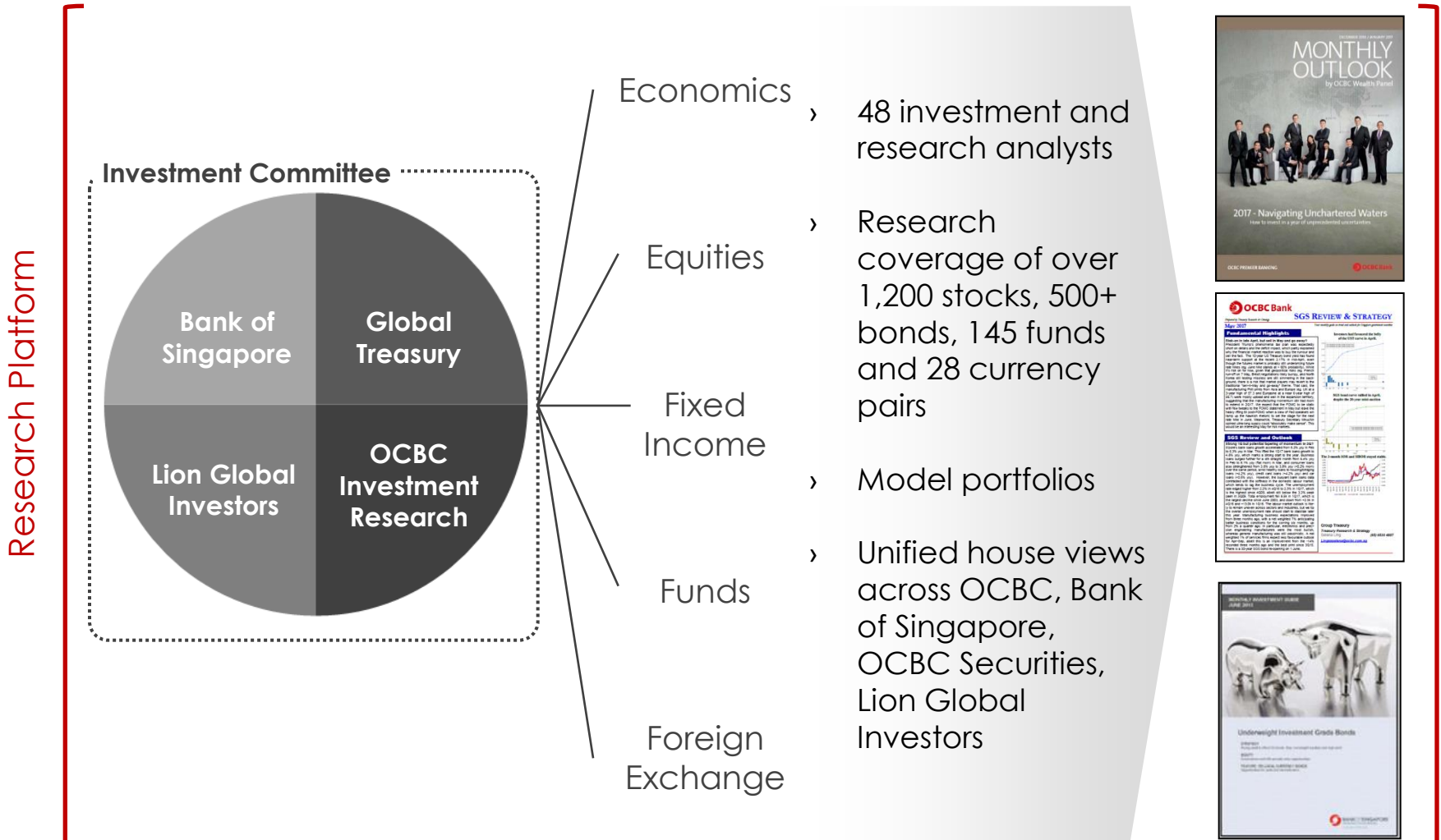


Meet our distinguished Wealth Panel



OCBC Wealth Strategic Thrust – Wealth Platform

Giving group access to research on more than 1,000 securities



Notable synergies



**Bank of Singapore
Spot/Forwards volume
channeled to OCBC >60%**



**Bank of Singapore SGX
equity volume channeled
to OSPL >80%**



**Bank of Singapore – Lion
Global Investors Emerging
Market Bond Fund sold by
OCBC MY:
MYR 200mil**



**Bank of Singapore – Lion
Global Investors Asian
Balanced Income Fund
sold by OCBC SG and MY:
USD 47mil**



**Collaboration with OCBC
on Equity Capital Markets:
Cornerstone, Anchor
investment for IPOs and
Block trades**



**OCBC Structuring
Capabilities:**

- Asian Bond Basket Note, Global EM Bond Basket Note
- Swaps business – all trades channeled to OCBC



The OCBC Group Wealth Platform as a competitive advantage



1 Strength of the Bank of Singapore product platform



2 Synergies within the OCBC Group Wealth Platform

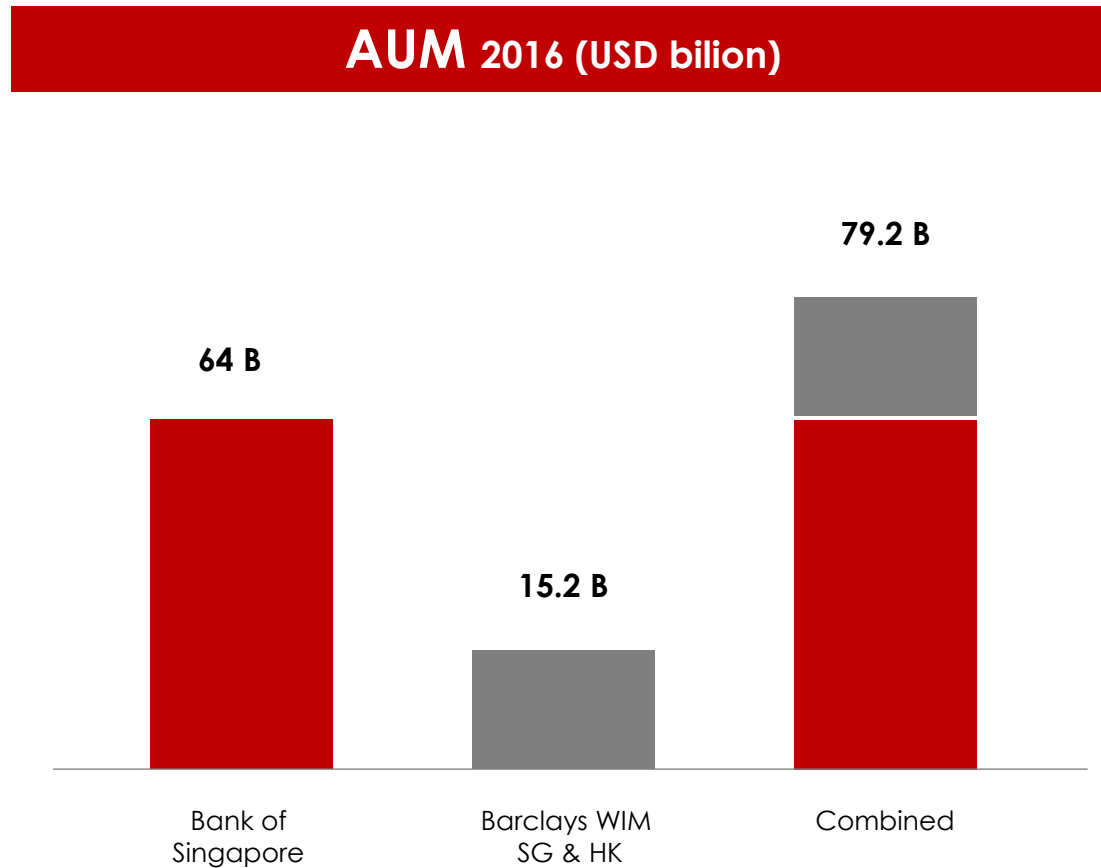


3 Stronger after the Barclays Integration



Integration with Barclays WIM

Combined scale



Successful integration places Bank of Singapore at 7th in the APB league table

Rank	Change	Bank	2016 AUM (USD bn)
1	-	UBS Wealth Management	286.4
2	-	Citi (Incl. Gold, Private Client and Private Bank)	218
3	-	Credit Suisse Private Banking	163.8
4	-	HSBC Private Bank	108
5	-	Julius Baer	82.4
6	-	DBS (Incl. Treasures Private Client and Private Bank)	81.2
7	▲ 4	Bank of Singapore	79
8	▲ 2	BNP Paribas Wealth Management	74
9	▼ 2	Morgan Stanley Private Wealth Management	71
10	▲ 2	Goldman Sachs Private Wealth Management	70

Source: The Asian Private Banker League Table, 2016

Compelling and complementary



CLIENT BASE

Strong UHNW focus

Broad HNW base with growing UHNW

GEOGRAPHICAL COVERAGE

Strong NRI & North Asia franchise

Leader in South East Asia with strong hubs in Hong Kong and Dubai

PRODUCTS & SOLUTIONS

Superior capabilities in FX and complex derivatives

Broad product platform with unique strengths in fixed income, managed investments and wealth planning

Compelling and complementary

Complex Swaps

- Bank of Singapore now offers structured equity swaps, swaptions and cross currency swaps
- Solution developed in less than 9 months

November 2016



**63 swaps from Barclays
successfully migrated**

2017 YTD

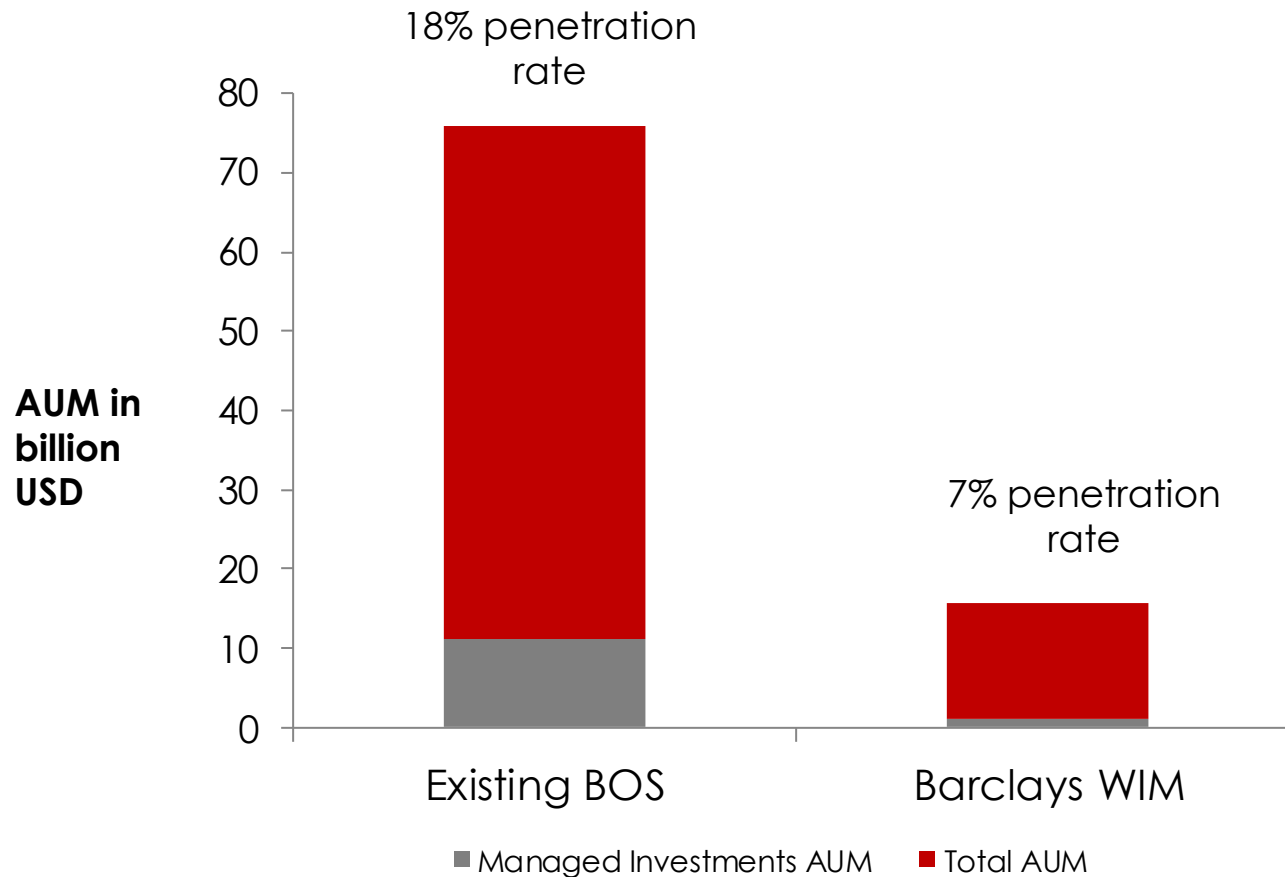


**Over 200 swaps already traded
and extended offering to all
eligible clients**

New FX Margining System

- Competitive and sophisticated margining in FX portfolios
- Includes delta netting, correlation benefits, cross currency and cross value date netting
- Simulation of margin and portfolio impact from risk scenario analysis

Tremendous upside for penetration of Managed Investments



Well positioned to grow organically





Thank You

The Design of the Customer Experience

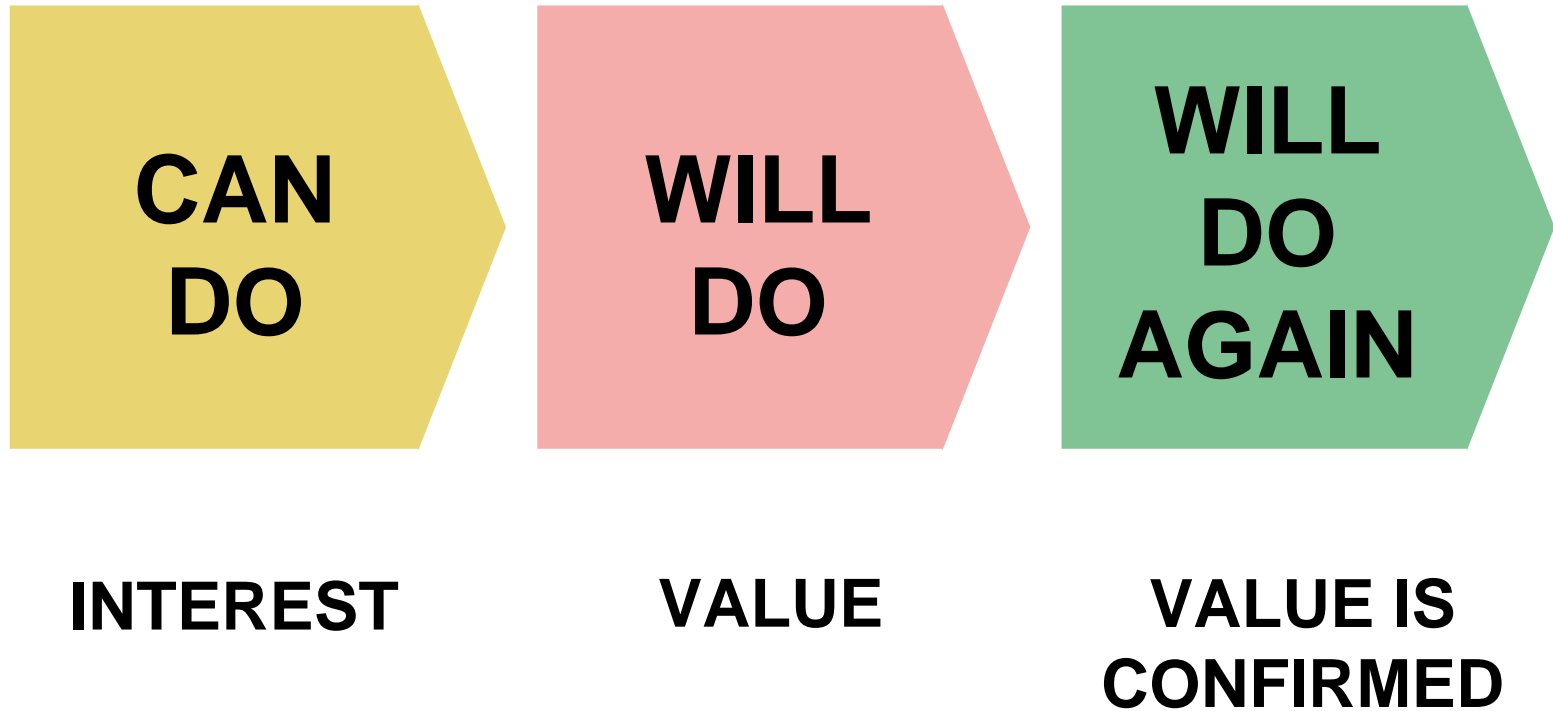
Bojan Blecic
Head of Experience Design



EASY
USEFUL
ENJOYABLE

ADOPTION & USAGE

THE ADOPTION PROCESS



USAGE



ADOPTION

KEEP THE PROMISE

- Fulfil expectations
- Build trust

- Core features
- Clear guidance
- Highest simplicity

BUILD LOYALTY

- Provide the long "wow"
- Encourage the habit

- Simplify routines
- Disclose additional features
- Expose the ecosystem

1 Retirement planning Self directed

Natural language

Plain english

Clear guidance

Basic functions

Fewer choices

2 Retirement planning With advisor

Detailed and accurate

Flexible

Rich functionalities

Choice

3 Retirement plan review

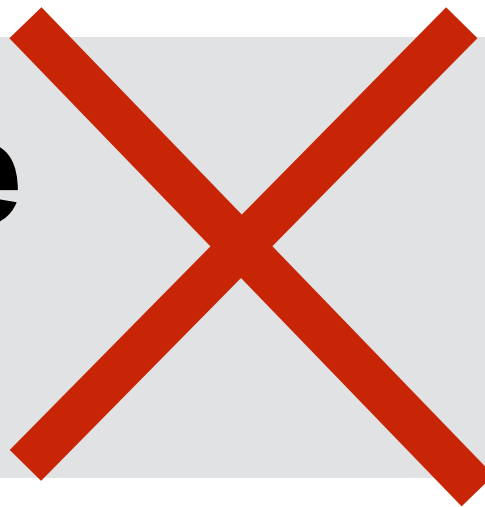
With advisor

Customisable and flexible

4 Bank of Singapore Wealth App

Moments of the wealth management experience

**Experience
Designer**



A black and white photograph of a city street with tall buildings. The central focus is a tall, cylindrical tower with a rounded top. To its right is a tall, rectangular building with a grid of windows. The sky is bright, and the buildings are silhouetted against it. The text "Bank wide transformation" is overlaid in a large, bold, black font across the middle of the image.

Bank wide transformation



OCBC'S BIG DATA ANALYTICS CAPABILITY

Donald MacDonald; Head of Group Customer Analytics and Decisioning

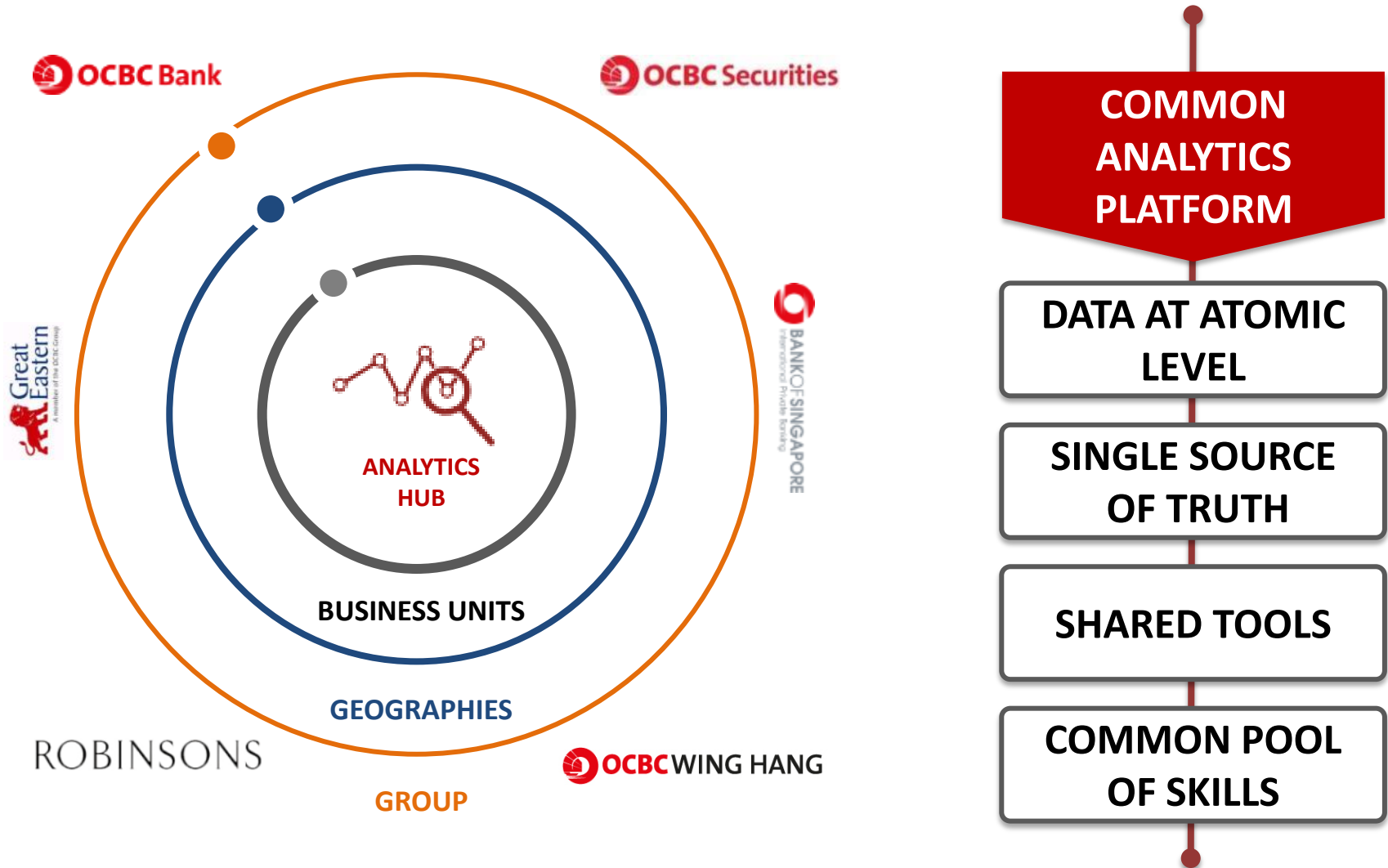
ER SERVICE

CUSTOMER SERVICE



ANALYTICS | NOT JUMPING ON BIG DATA BANDWAGON

OCBC FIRST BANK TO INVEST. OVER \$100M INVESTED SINCE 2004



REGIONAL

Regional team of 40 highly skilled analysts

■ OFFSHORE TEAM



- Malaysia
- Singapore

Supporting Singapore, Malaysia, China & Hong Kong

ACROSS OCBC GROUP

& partners

 **OCBC Bank**

CFS

GCB

HR

GTB

 **OCBC Securities**

 **OCBC WING HANG**

 **Great Eastern**
A member of the OCBC Group

 **BANK OF SINGAPORE**
International Private Banking

OCBC Group

ROBINSONS

Partners



HOW WE OPERATE

A close-up, low-angle shot of a person's legs from the knees down, wearing bright neon green and white running shoes. The person is standing on a dark, textured surface, possibly asphalt or a paved path. The background is a warm, golden sunset or sunrise, with a blurred view of a park or outdoor area with trees and a fence. The overall mood is energetic and focused on fitness.

NOT CONSULTANTS...

PART OF BAU PROCESS

RELEVANCE

BIG DATA | VERY DEEP SINGLE VIEW OF CUSTOMER

... in her **late-20s**

EVERY CUSTOMER...

4 Million

... works at **Oracle**

... is **married** to David,
has a 2 year old **child**

... **saves over \$2000** a month

EVERY ACCOUNT...

8 Million

... is a **risk taking investor**

... loves **vintage handbags**

... **browsed OCBC.Com** today

EVERY TRANSACTION

10 Billion +

... **Plain white t-shirts** in M&S

... trades **penny stocks**

... has a **large insurance claim**



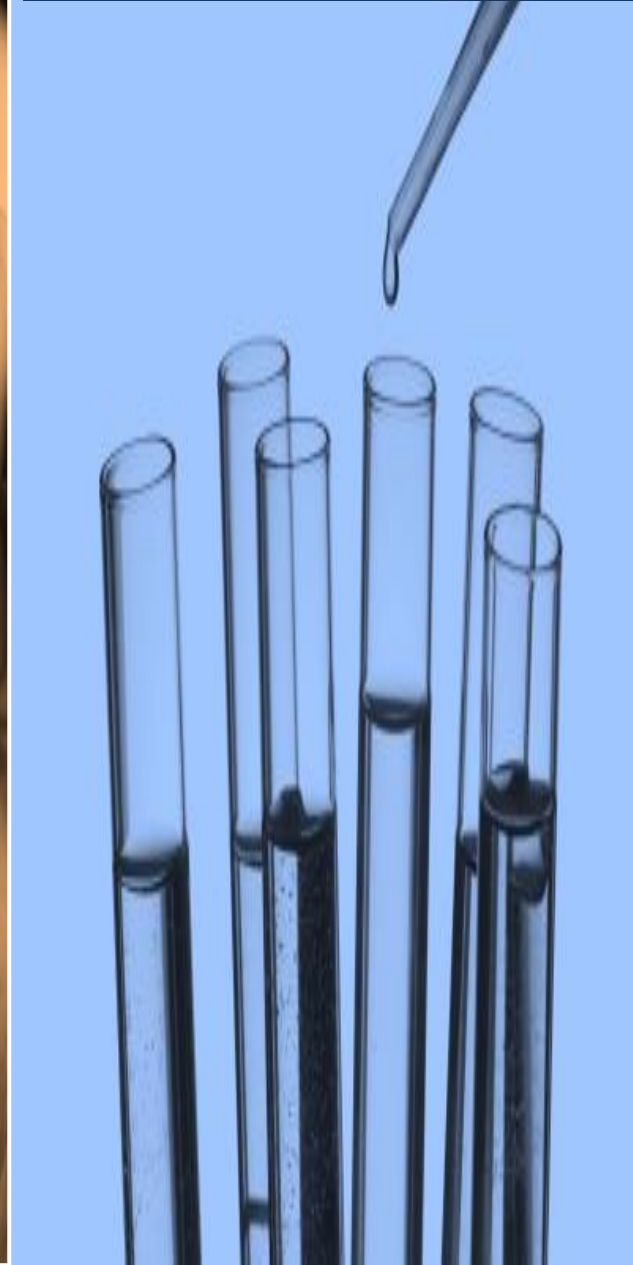
DRIVE SALES



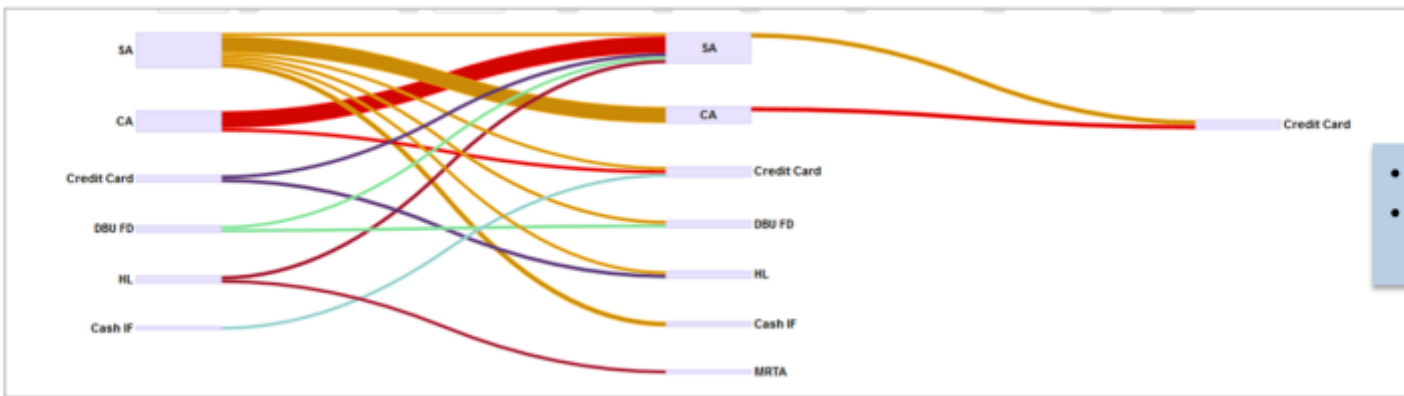
ENHANCE SERVICE



INNOVATION & EFFICIENCY

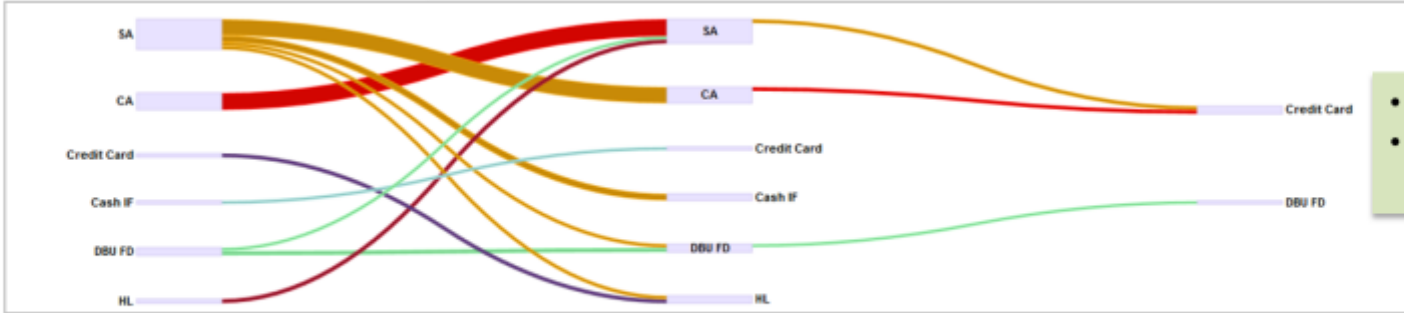


NEW WORKFORCE



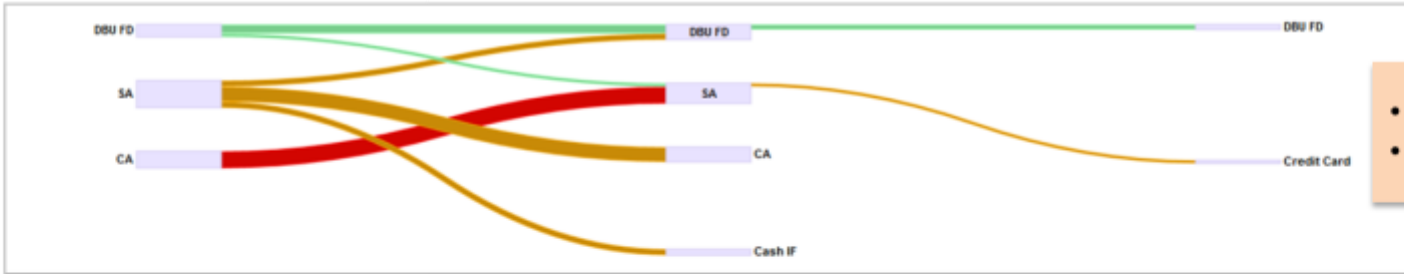
- CA/SA
- CASH I / CC

YOUNG FAMILIES



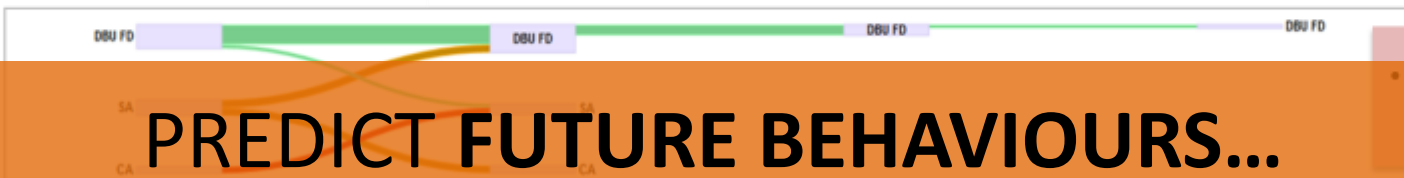
- CA/SA
- CASH I / CC

MATURE FAMILIES



- FD
- CA/SA

ACTIVE AGING

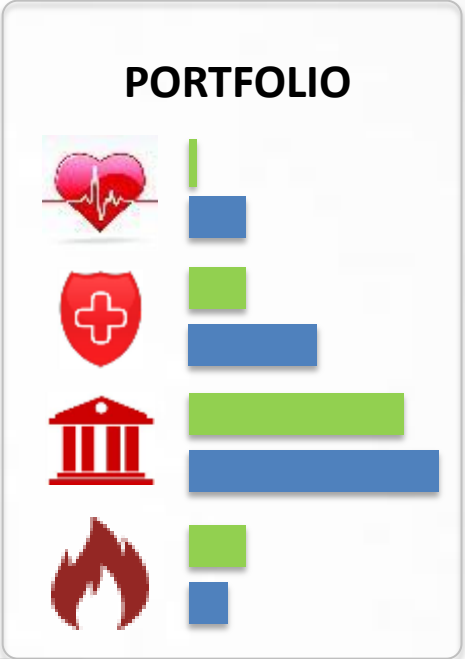
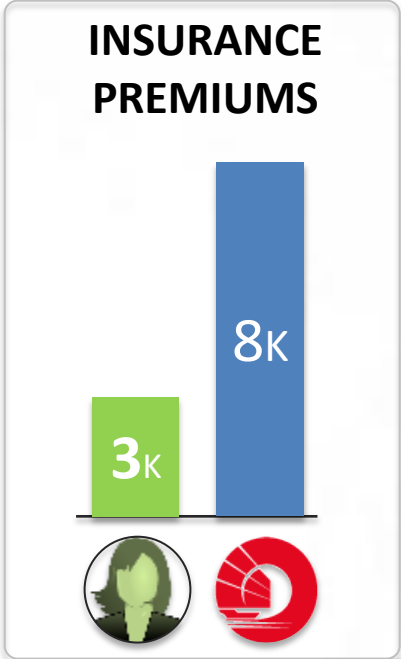
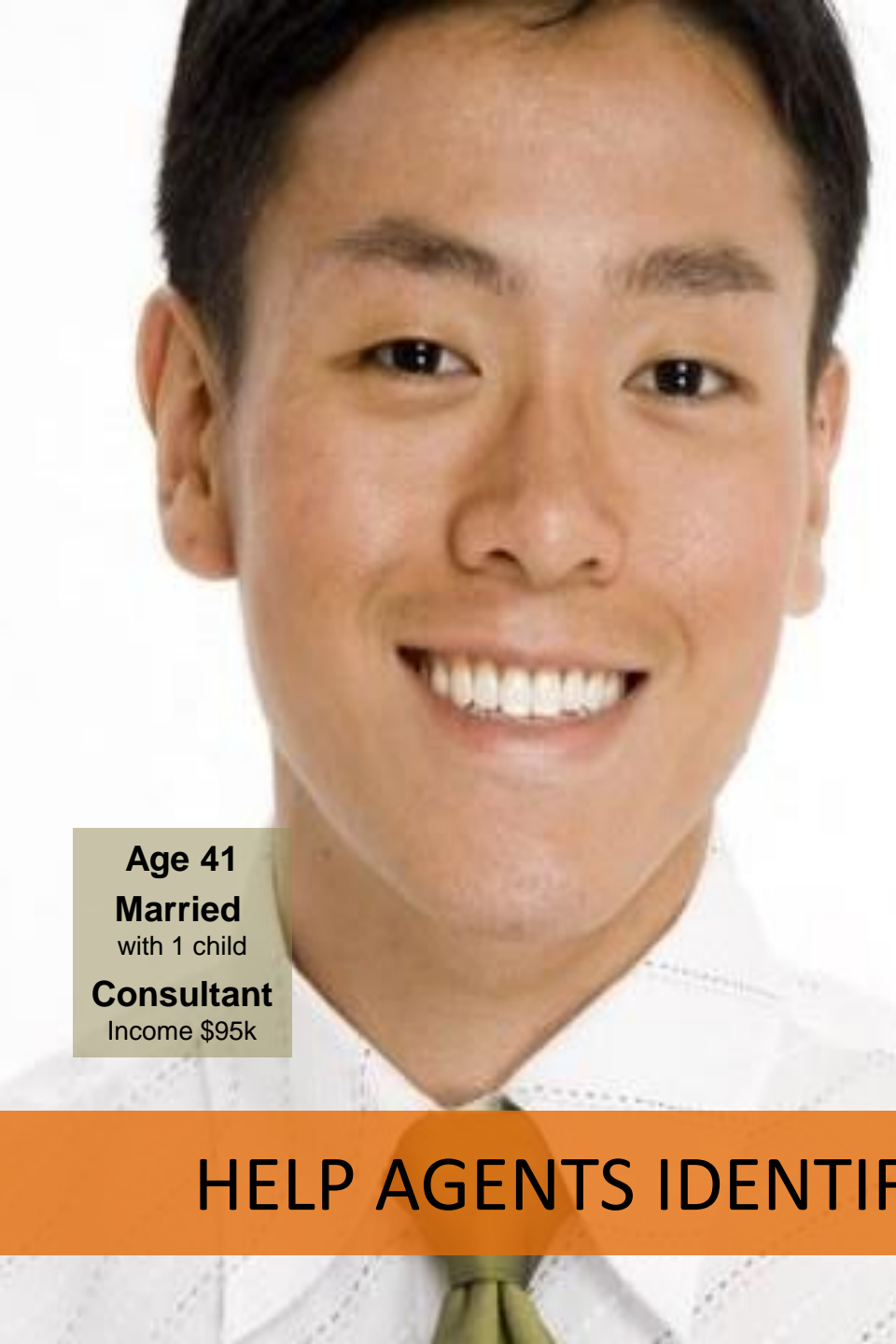


- FD rollers

PREDICT FUTURE BEHAVIOURS...



MACHINE LEARNING NEXT BEST ACTIONS FOR ALL...

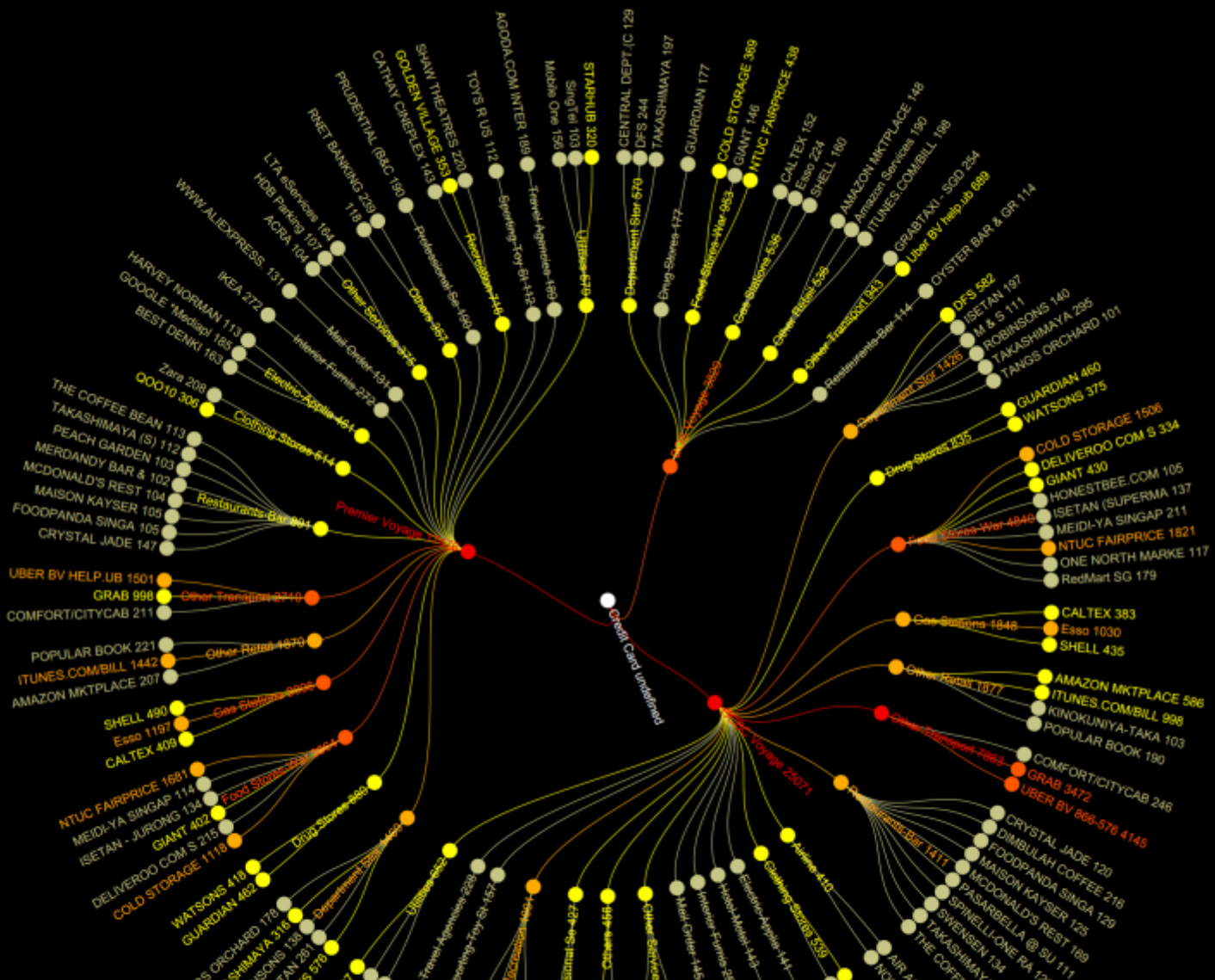


Age 41
Married
with 1 child
Consultant
Income \$95k

RECOMMENDATION

PROTECTION \$2,514 + **HEALTH** \$943

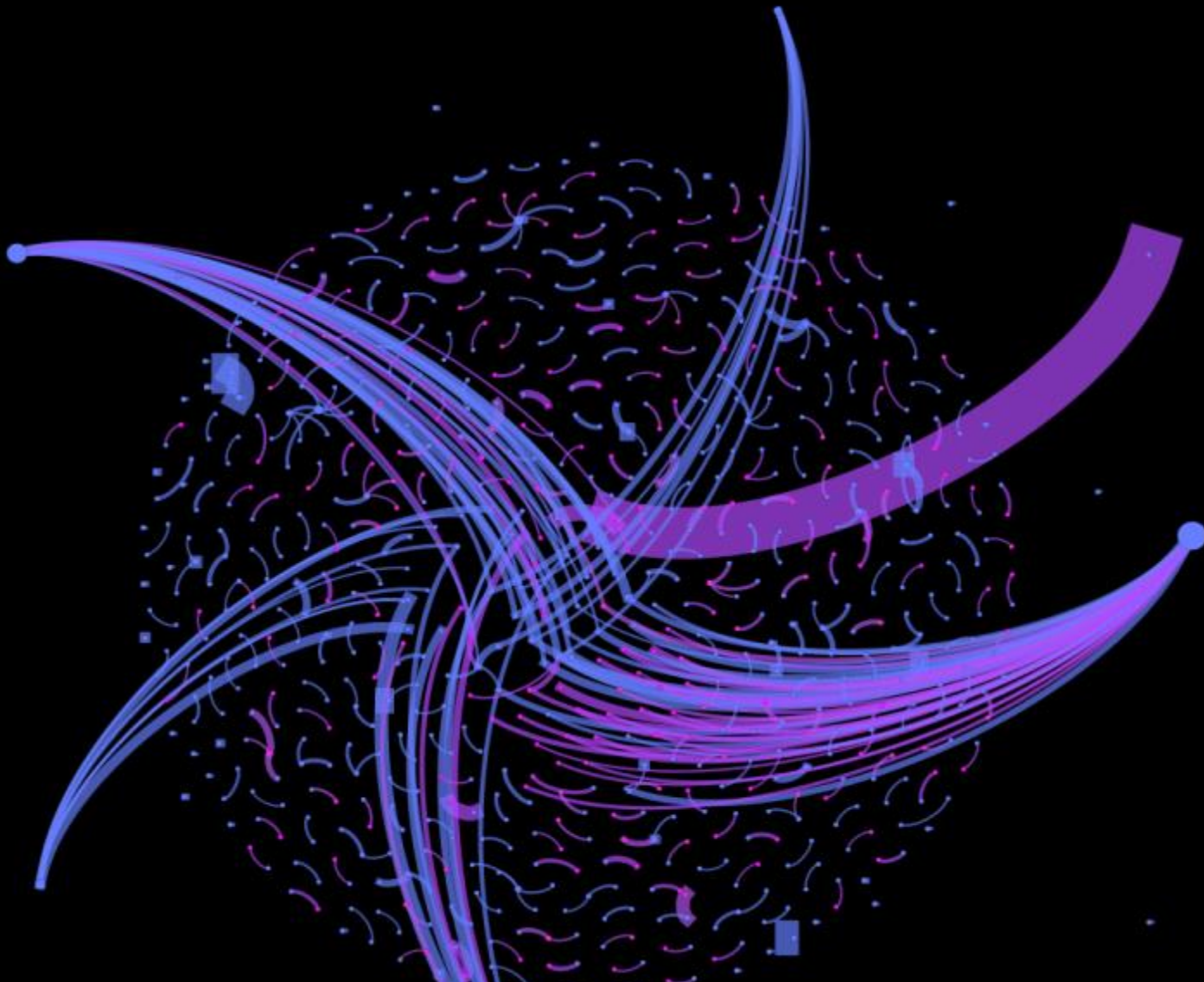
HELP AGENTS IDENTIFY PORTFOLIO GAPS...



UNDERSTAND WHICH MERCHANTS OUR CUSTOMERS NEED US TO PARTNER WITH...



NOTIFY CUSTOMERS IN REAL-TIME OF GREAT DEALS IN THEIR VICINITY...



IDENTIFY ABNORMAL BEHAVIOURS...

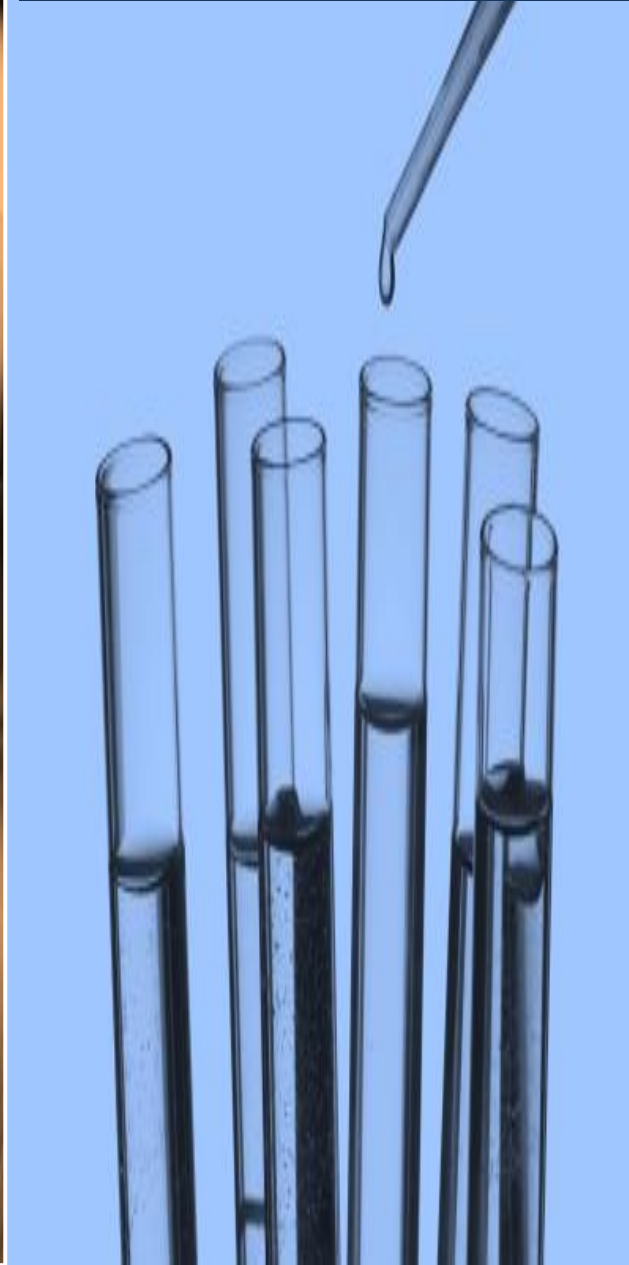
DRIVE SALES



ENHANCE SERVICE

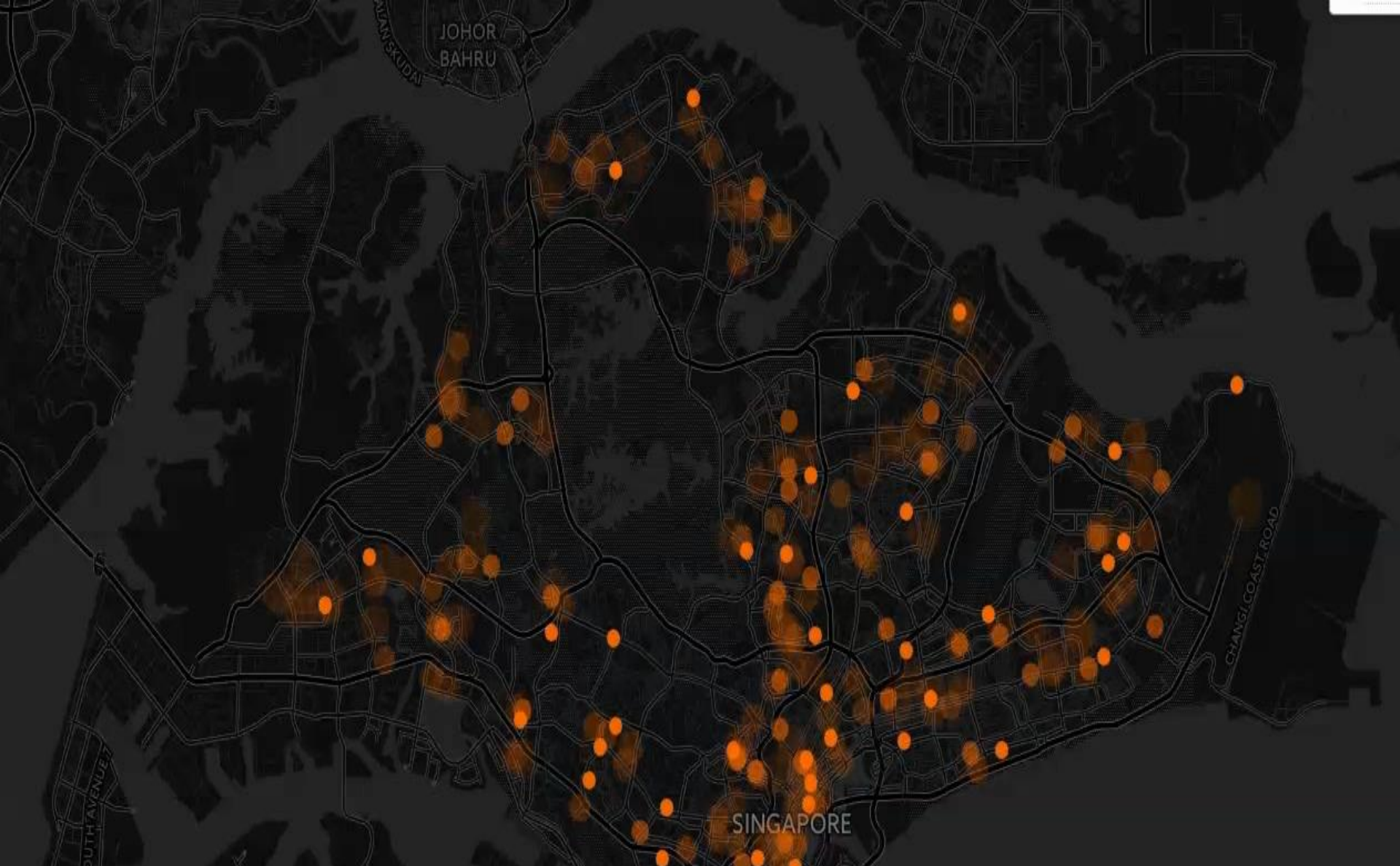


INNOVATION & EFFICIENCY

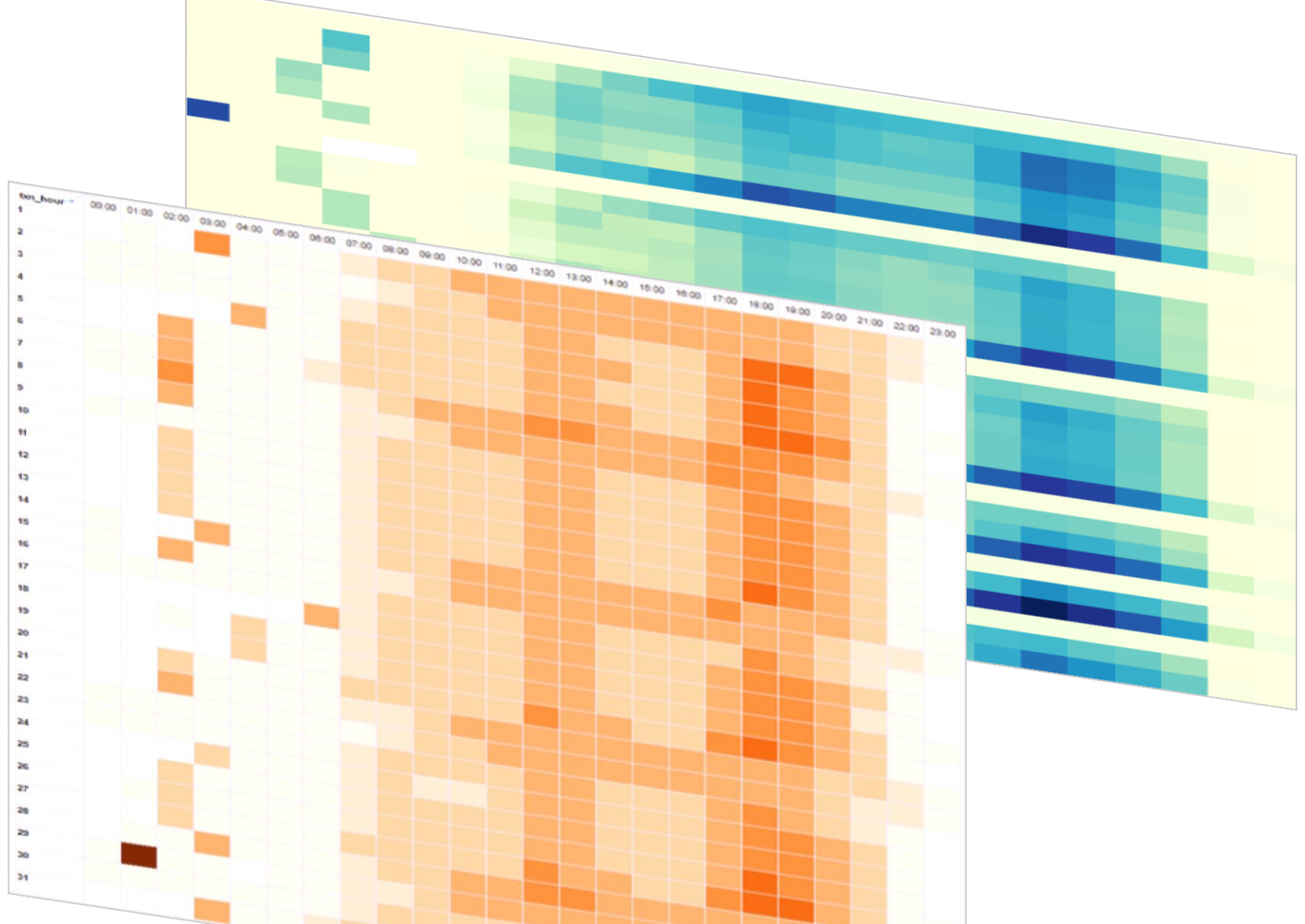




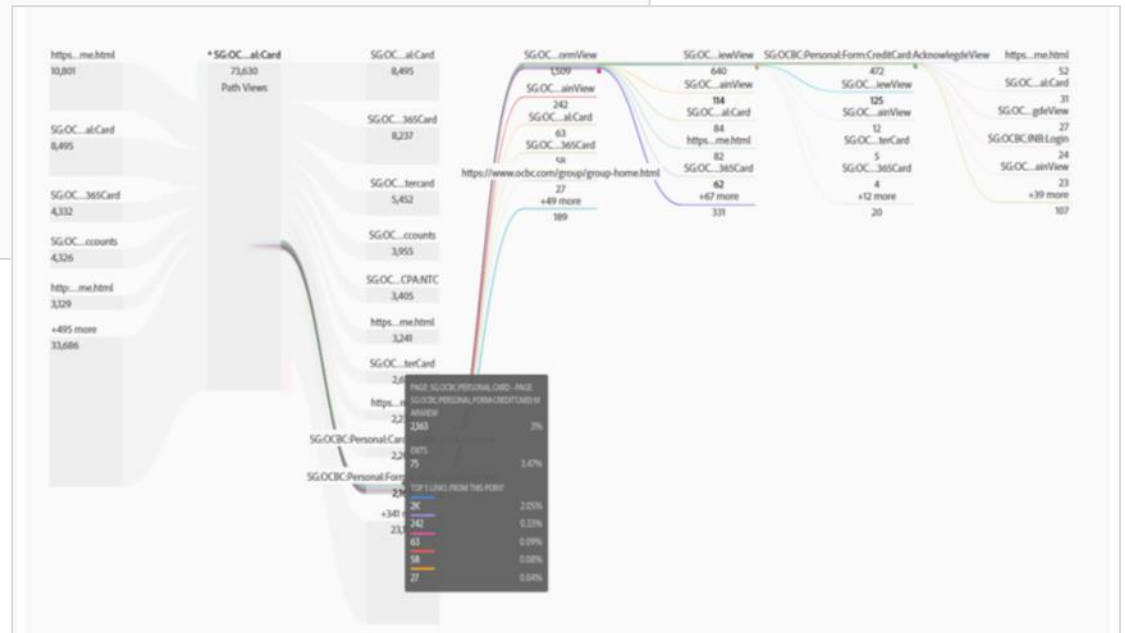
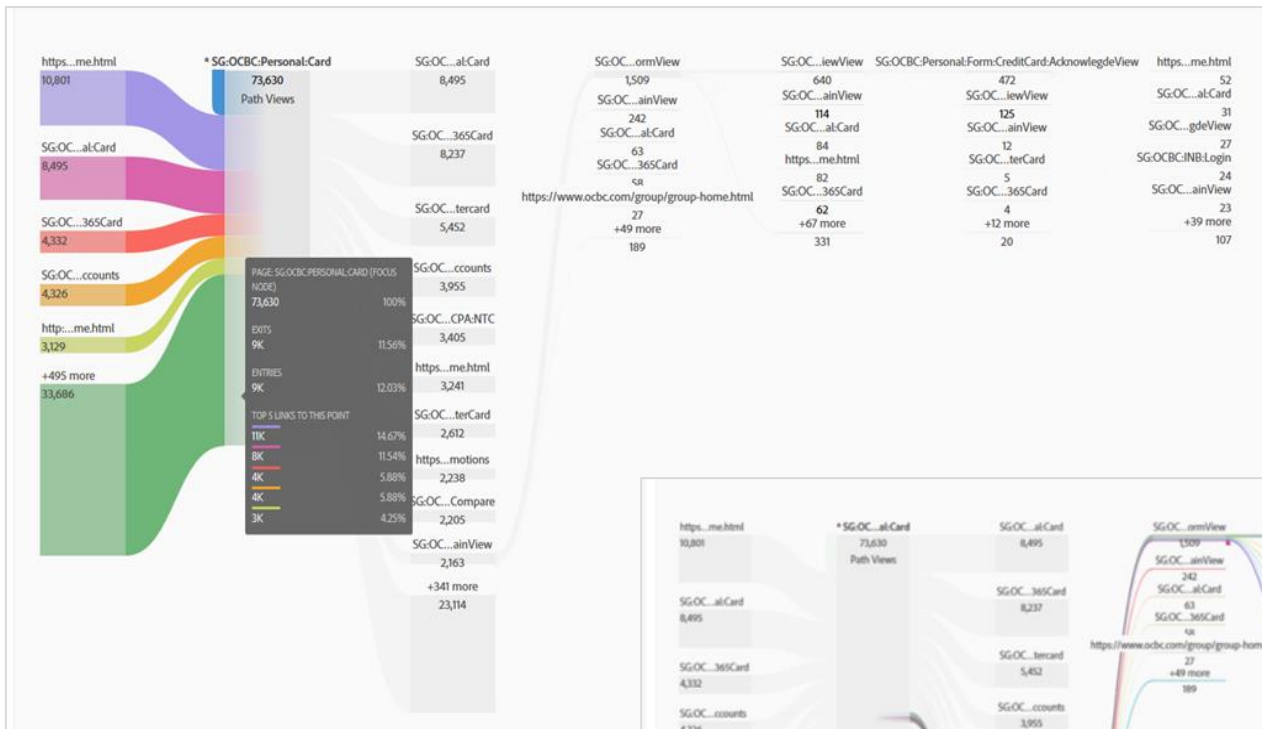
PERSONALISE SERVICE DECISIONS BASED ON VALUE



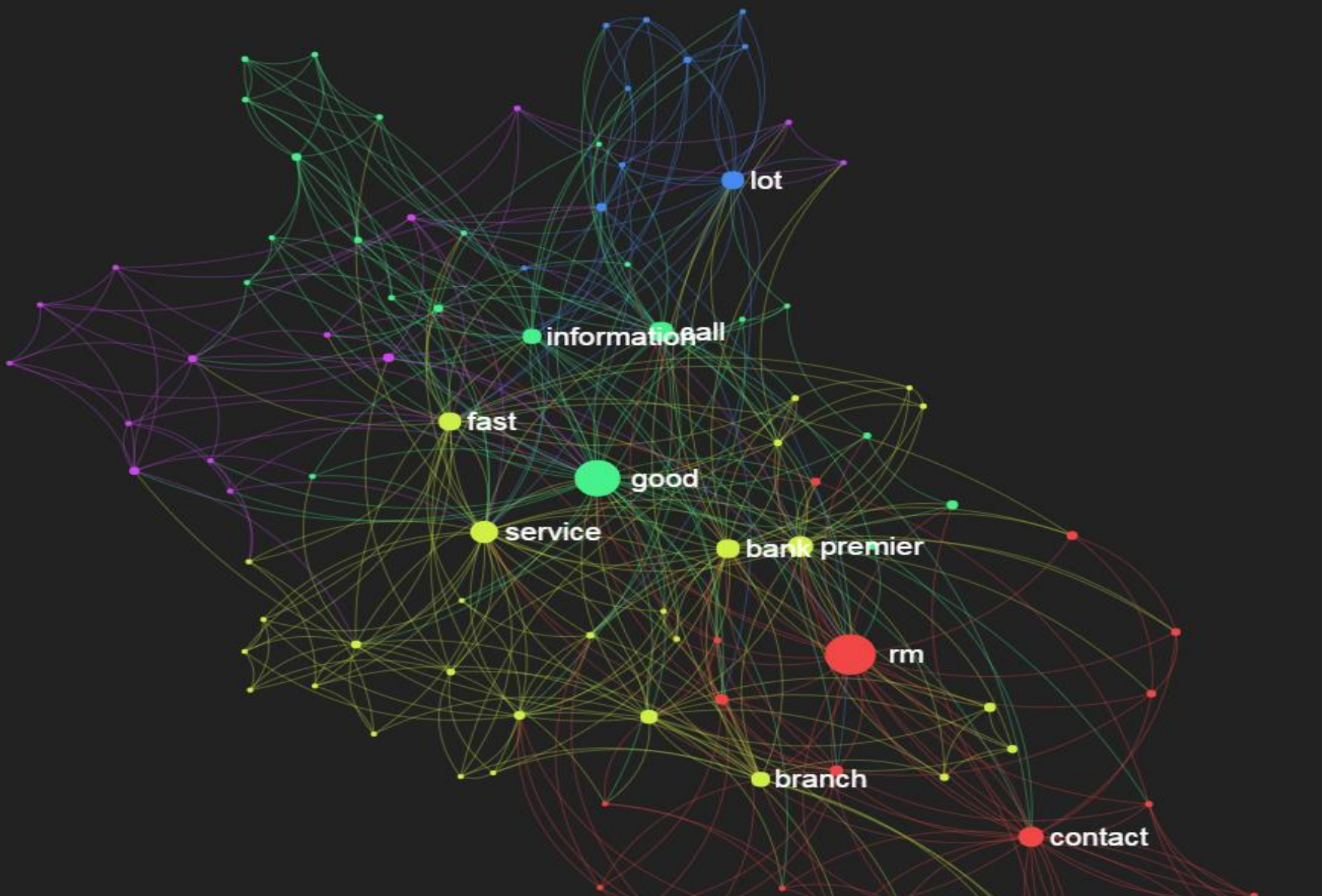
WHERE TO POSITION OUR NEXT ATM



WHEN TO ADD MORE STAFF IN THE CHANNELS



HOW TO OPTIMISE THE ONLINE JOURNEY...



WE UNDERSTAND WHAT DRIVES SATISFACTION...

ANNUAL PROFIT PER CUSTOMER



PROFIT

35% HIGHER

*when we **EXCEED**
expectations*



PROFIT

AND HOW SATISFACTION DRIVES PROFIT

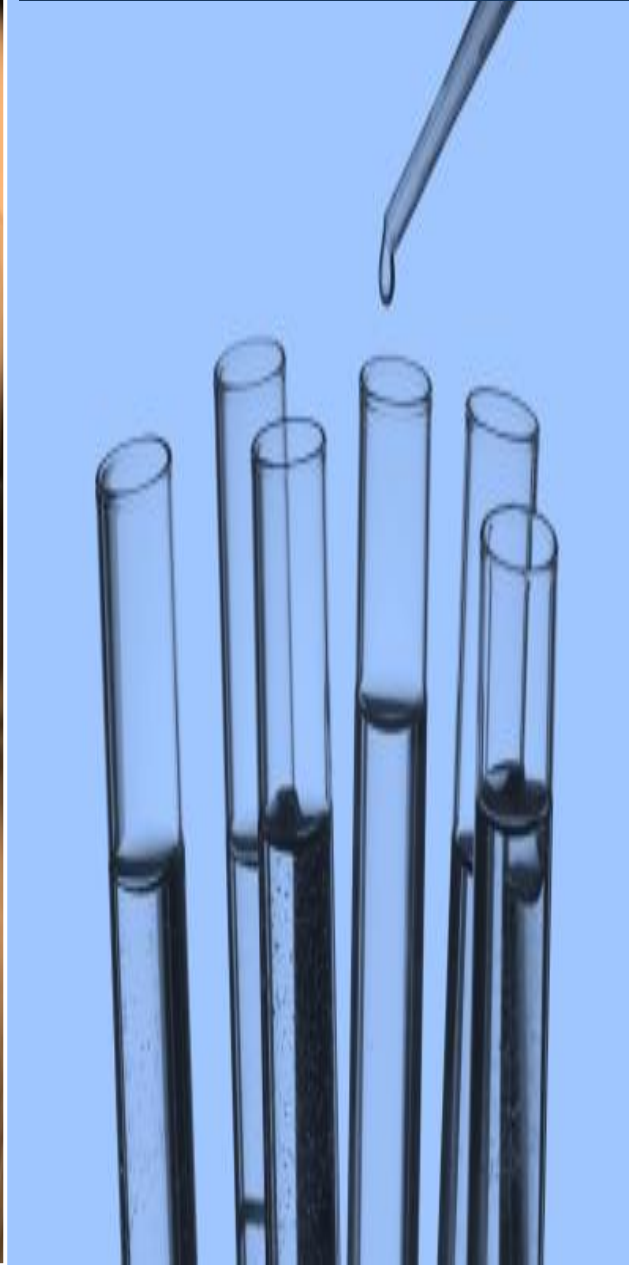
DRIVE SALES



ENHANCE SERVICE



INNOVATION & EFFICIENCY





**MATCH INDIVIDUAL EMPLOYEES
TO THE BEST TRAINING COURSES**

Power is gained by
sharing knowledge,
not hoarding it.



WE ENABLE EVERYONE TO BE AN ANALYST...

Singtel 4G 10:31 am

Inbox

A

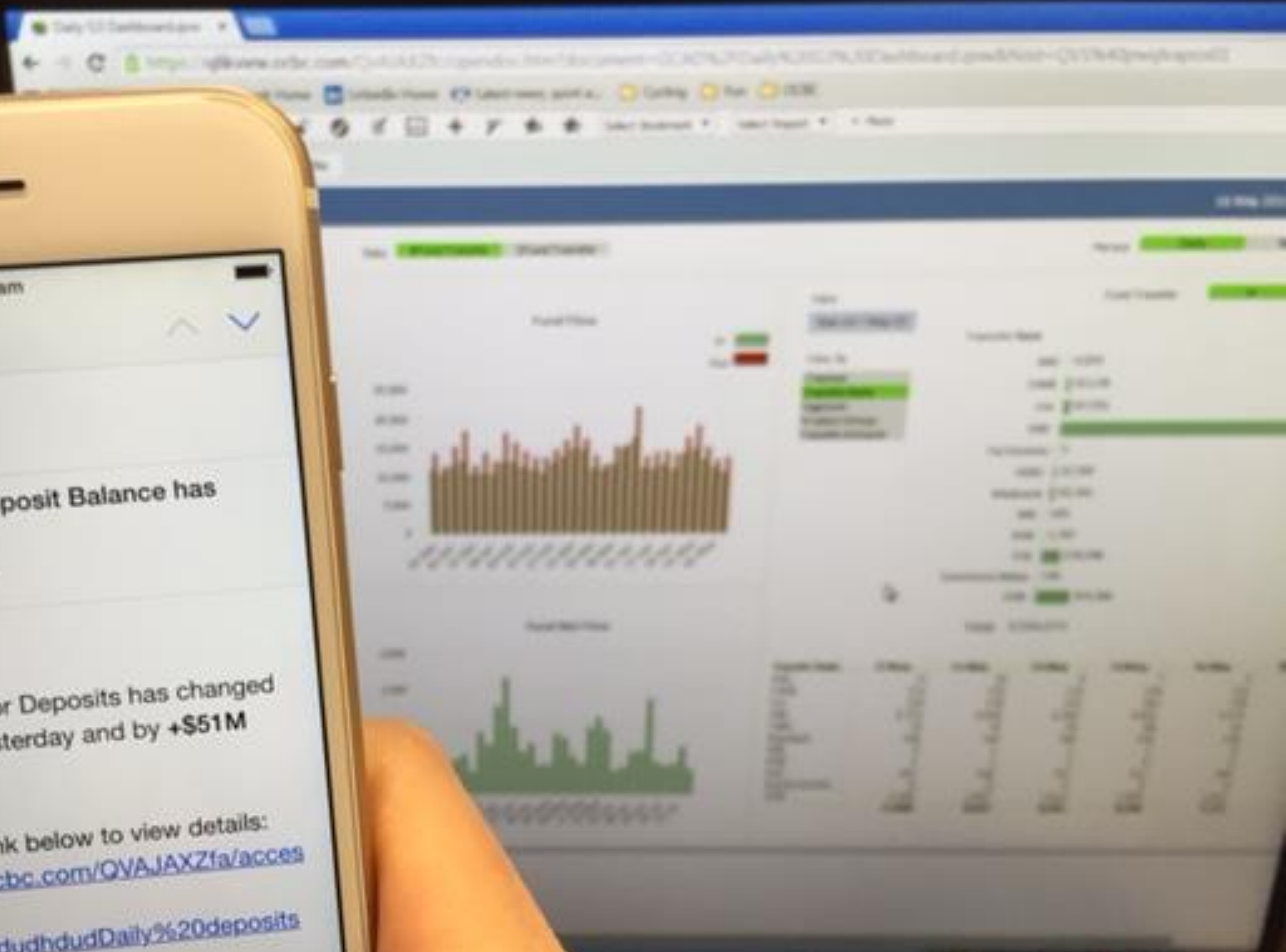
To: A more...

GCAD Alert: Total Deposit Balance has changed by +\$18M
18 May 2015 10:27 am

Hi,

The total balance for Deposits has changed by **+\$18M** from yesterday and by **+\$51M** MTD.

Please click the link below to view details:
<https://qlikview.ocbc.com/OVAJAXZfa/accesspoint.aspx?sid=OVggdudhdudDaily%20deposits%20balance.qvw>

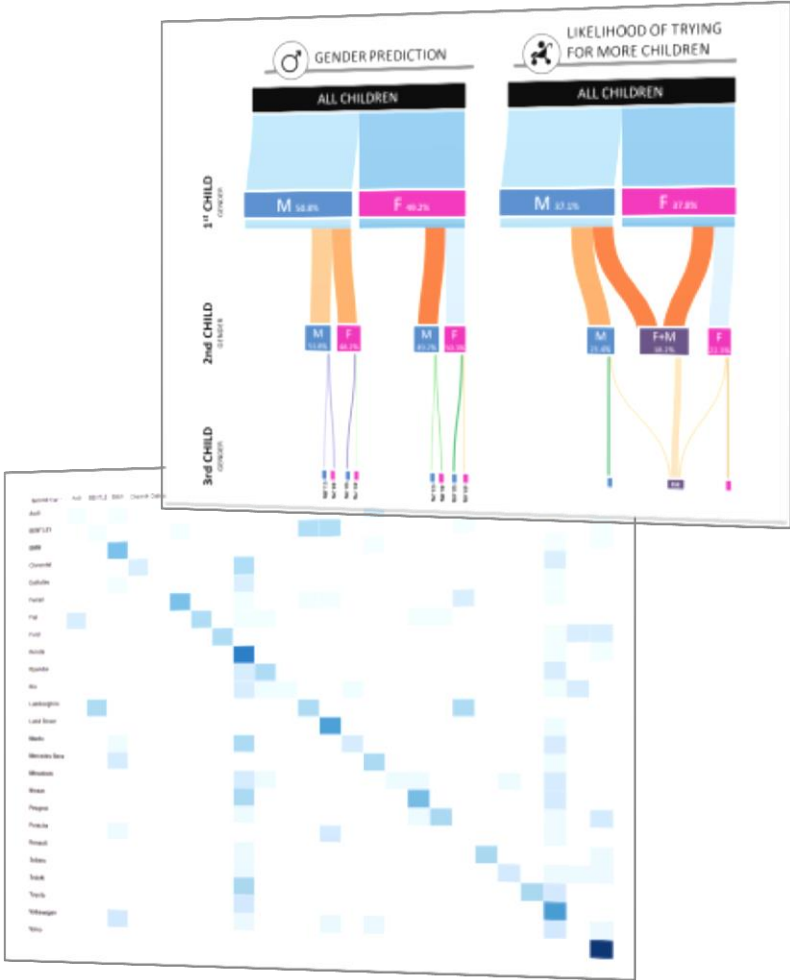


ALERT WHEN BUSINESS HAS SIGNIFICANT CHANGE

BUSINESS PULSE PROFILES



PARTNER INSIGHTS



HELP PARTNERS IDENTIFY OPPORTUNITIES...

OCBC Bank

My Accounts | Payments & Transfers | Investment & Trading | Customer Service | Open an Account | Promotions & Rewards

Money Manager

Money flow | People like you

WHO ARE PEOPLE LIKE YOU?

- Male: 8.00
- 21-39 Years Old: 8.00
- Married With Children: 8.00
- Staying in Singapore: 8.00

ASSETS | LIABILITIES | AVERAGE SPENDING | TOP SPENDING CATEGORIES | TOP SAVING GOALS

Top Spending Categories

What do you spend most money on?

You	Others
23% of total spending 849.00 SGD Groceries & Household	30% of total spending 908.00 SGD Groceries & Household
10% of total spending 750.00 SGD Auto & Transport	12% of total spending 800.00 SGD Auto & Transport
11% of total spending 705.00 SGD Utilities & Bills	9% of total spending 600.00 SGD Medical & Personal Care

OCBC Bank

Welcome, Drake Lim | Your last login was, 14 Nov 2010, 10:21am

My Accounts | Payments & Transfers | Investment & Trading | Customer Service | Open an Account | Promotions & Rewards

Money Manager

Money flow | People like you

Your money flow over time for All Accounts

Legend: Money In (Green), Total Balance (Brown), Budget (Grey), Spending (Blue)

2012

Month	Money In (SGD)	Money Out (SGD)	Total Balance (SGD)
Jan	300	300	300
Feb	300	300	300
Mar	600	300	600
Apr	300	300	300
May	300	300	300
Jun	300	300	300
Jul	700	300	700
Aug	300	300	300
Sep	300	300	300
Oct	300	300	300
Nov	300	300	300
Dec	300	300	300

2012 Dec

Last month's balance	14,991.00 SGD	+	Money in	3,521.00 SGD	-	Money out	2,004.00 SGD	=	Total balance	16,508.00 SGD
----------------------	---------------	---	----------	--------------	---	-----------	--------------	---	---------------	---------------

[How are the numbers calculated?](#)

ASSETS: Where do you put your money?

People Like You | Log out

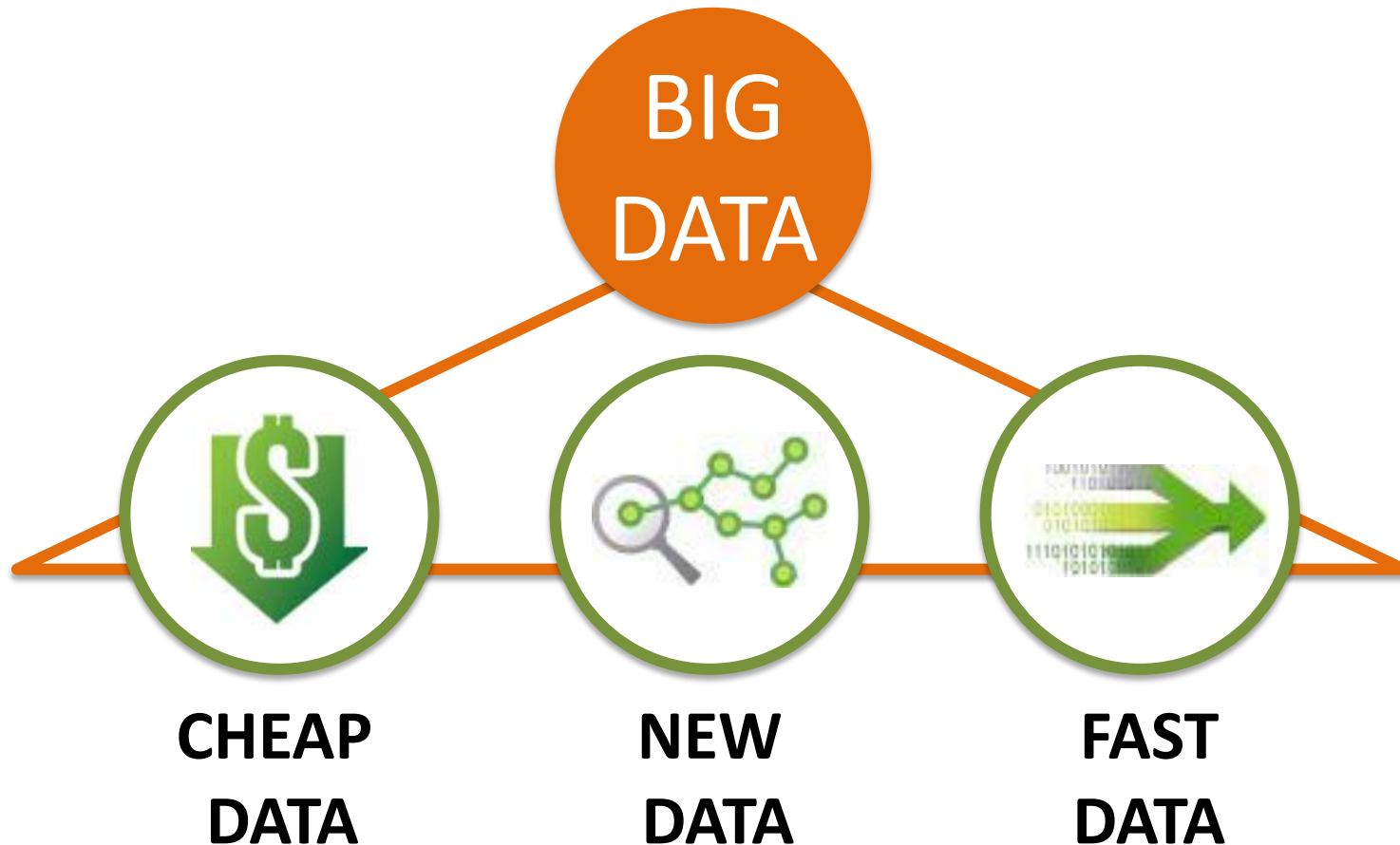
MENU

HELP CUSTOMERS BETTER MANAGE THEIR MONEY...

2017 FOCUS



OCBC'S BIG DATA STRATEGY



A perspective view of a server room aisle. The racks are filled with server units, many of which have blue indicator lights glowing. The floor is a light-colored tile, and the ceiling has recessed lighting. The overall atmosphere is cool and technical.

CHEAP DATA

20X CHEAPER

NEW DATA



**CV's
& EXIT
INTERVIEWS**



**NPS &
SURVEY
VERBATIMS**



**VOICE
LOGS**



**CHANNEL
MACHINE
LOGS**

FAST DATA





LOCATION STREAMING

~20% CONVERSION

BIG DATA LAB | Objectives



EXPERIMENT
Platform to demonstrate potential

+

LEARN
Identify which Use Cases work

+

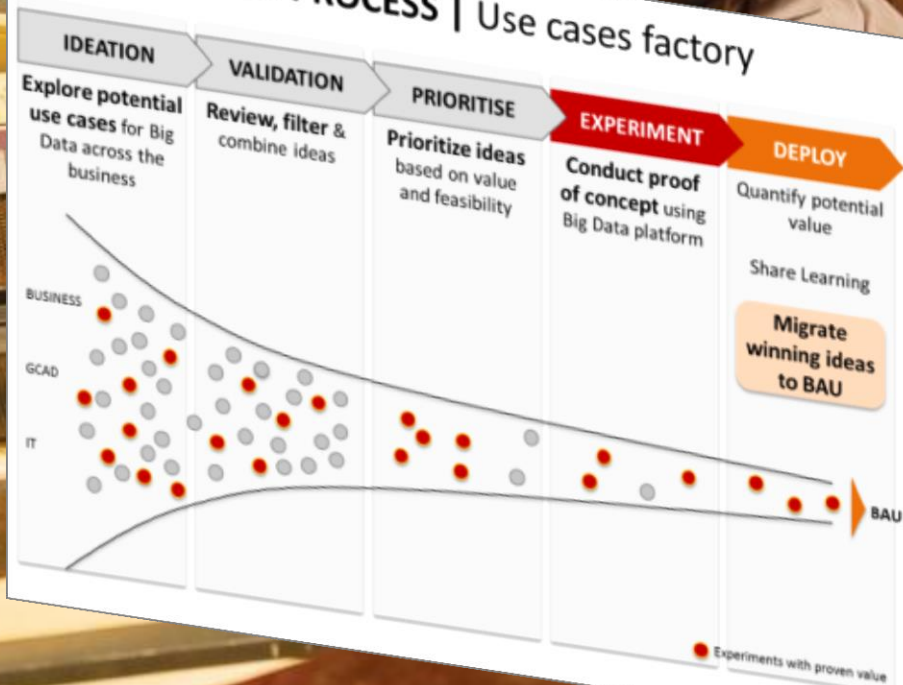
QUANTIFY
Quantify the value

Deploy positive experiments into BAU

Use Cases for all areas – including Marketing, Risk and Fraud



STRUCTURED PROCESS | Use cases factory



RESULTS SO FAR...

Widely recognized as a leader in Asia



REVENUES

35%

Of Wealth Sales

30%

Of New Credit Cards



RECOGNITION

ASIAN BANKER

Best Analytics & Data
'08, '10, '13, '15, '17

FINANCIAL INSIGHTS

Trailblazer Award for Analytics, '13

UNICA (now IBM)

Global Marketing Success Award



DONALD MACDONALD

Thank you

