



REALISING THE POWER
OF MERGER OF SCOPE

Earnings contribution from Greater China tripled over the last five years

Samuel Tsien
Group Chief Executive Officer
OCBC Group



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OCBC Group has undertaken deliberate strategic initiatives to grow a well-entrenched Greater China business

2012



Establishment of China Business Office

2014



Acquisition of Wing Hang Bank



Increase of stake in Bank of Ningbo to 20%

2016



Acquisition of Barclays' wealth and investment business in Hong Kong and Singapore



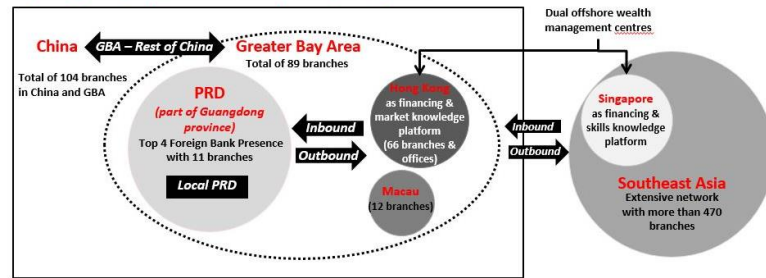
Merger of OCBC China and Wing Hang China to form OCBC Wing Hang China



OCBC Group has undertaken deliberate strategic initiatives to grow a well-entrenched Greater China business

2017

Strengthen core banking business in Greater China by capturing trade, capital and wealth flows in/out of GBA



Announcement of Greater Bay Area strategy



Acquisition of National Australia Bank's Private Wealth business in Hong Kong and Singapore

2018



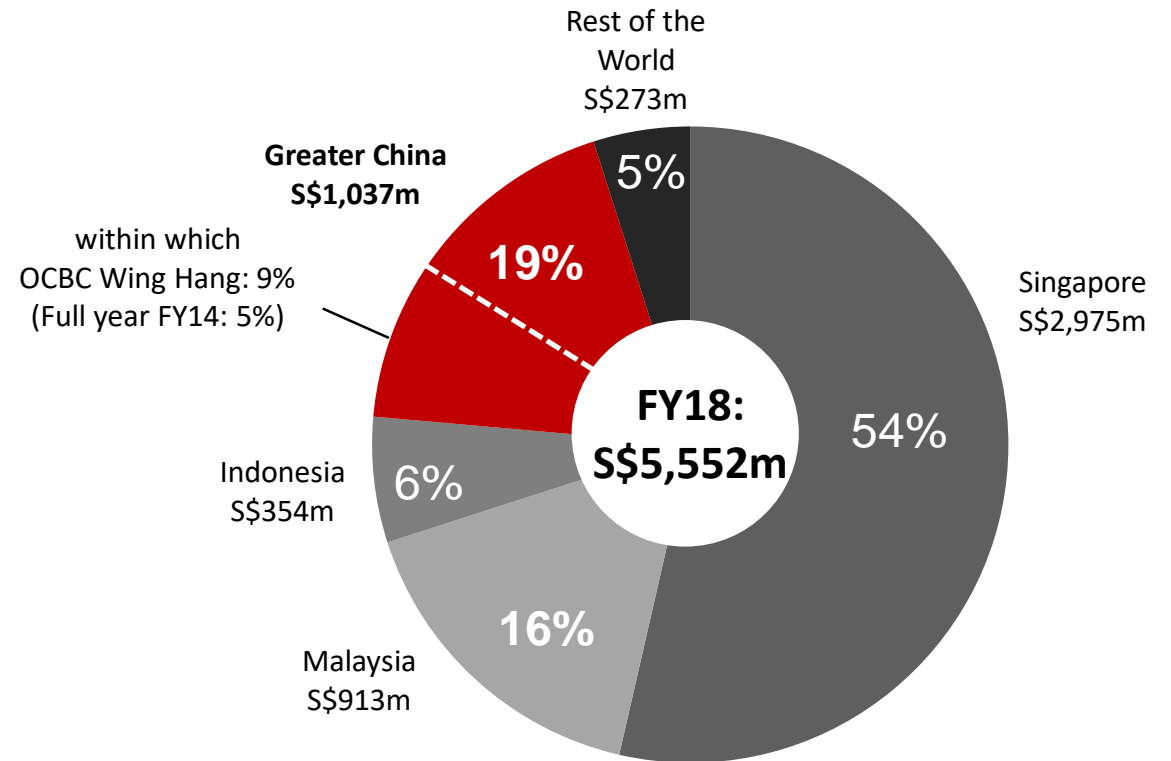
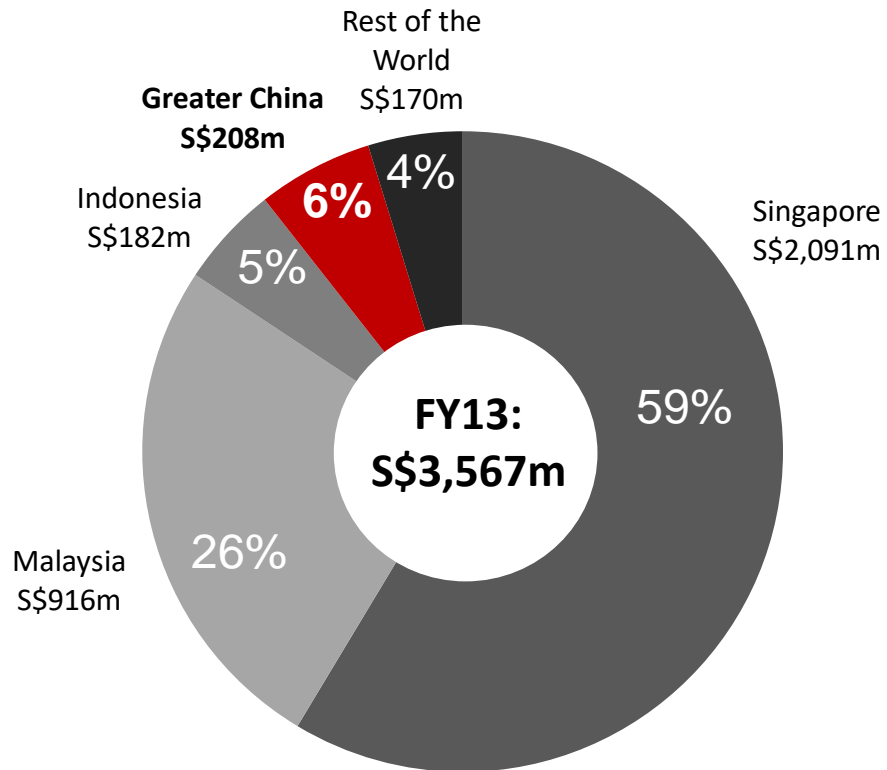
Establishment of Regional Digital Centre in Shenzhen



Deepened partnership with Bank of Shanghai with signing of MOU to support Chinese enterprises expanding into Southeast Asia

Earnings contribution from Greater China has tripled from 6% to 19%

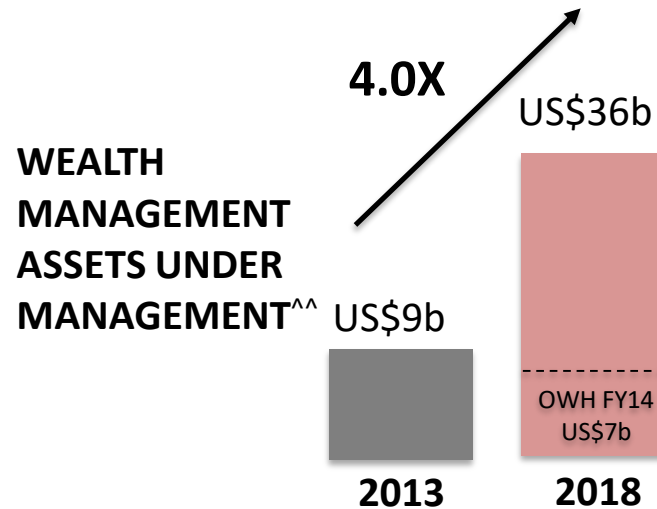
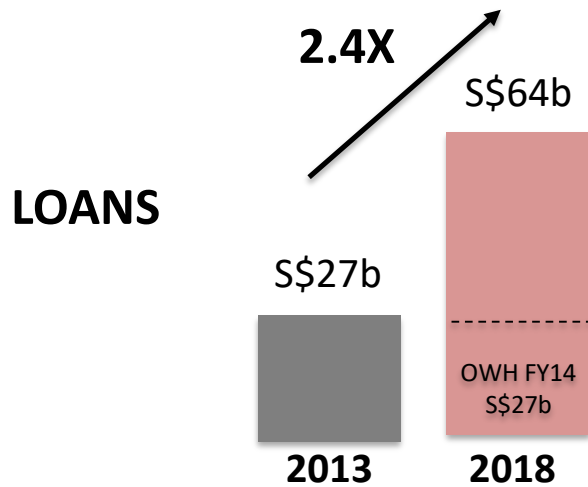
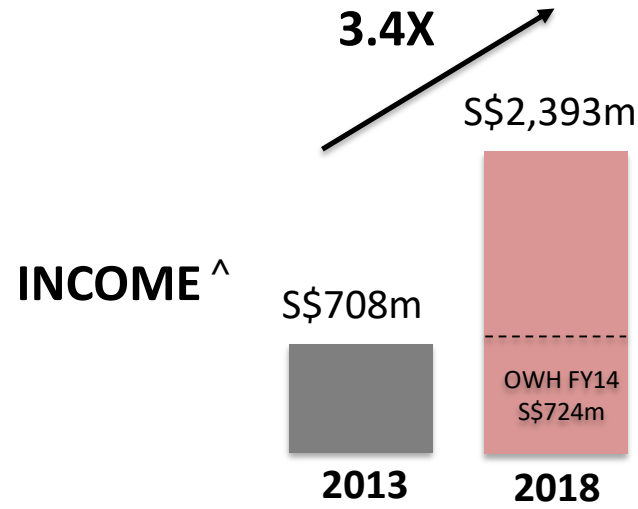
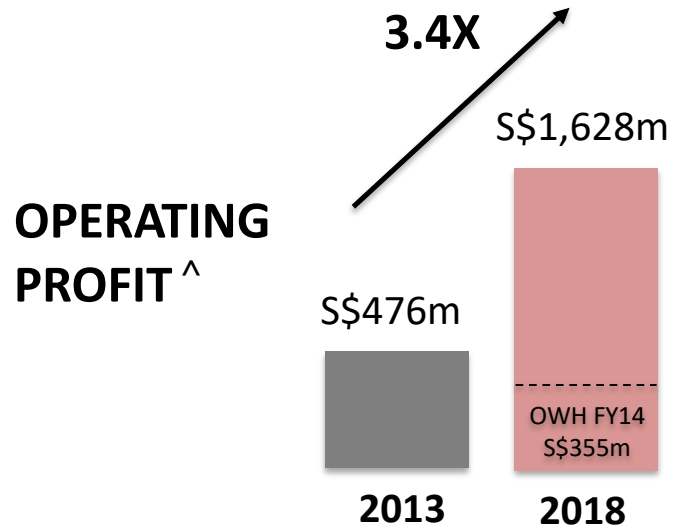
Profit Before Tax by geography



Note:

- The geographical segment analysis is based on the location where assets or transactions are booked.
- Greater China comprises China, Hong Kong, Macau and Taiwan.

The Greater China franchise has grown from strength to strength



[^] Based on internal management reports for the Group's Greater China franchise.

^{^^} Assets under management excludes CASA deposits of mass consumer segment.

The Wing Hang acquisition has strongly positioned OCBC to achieve growth

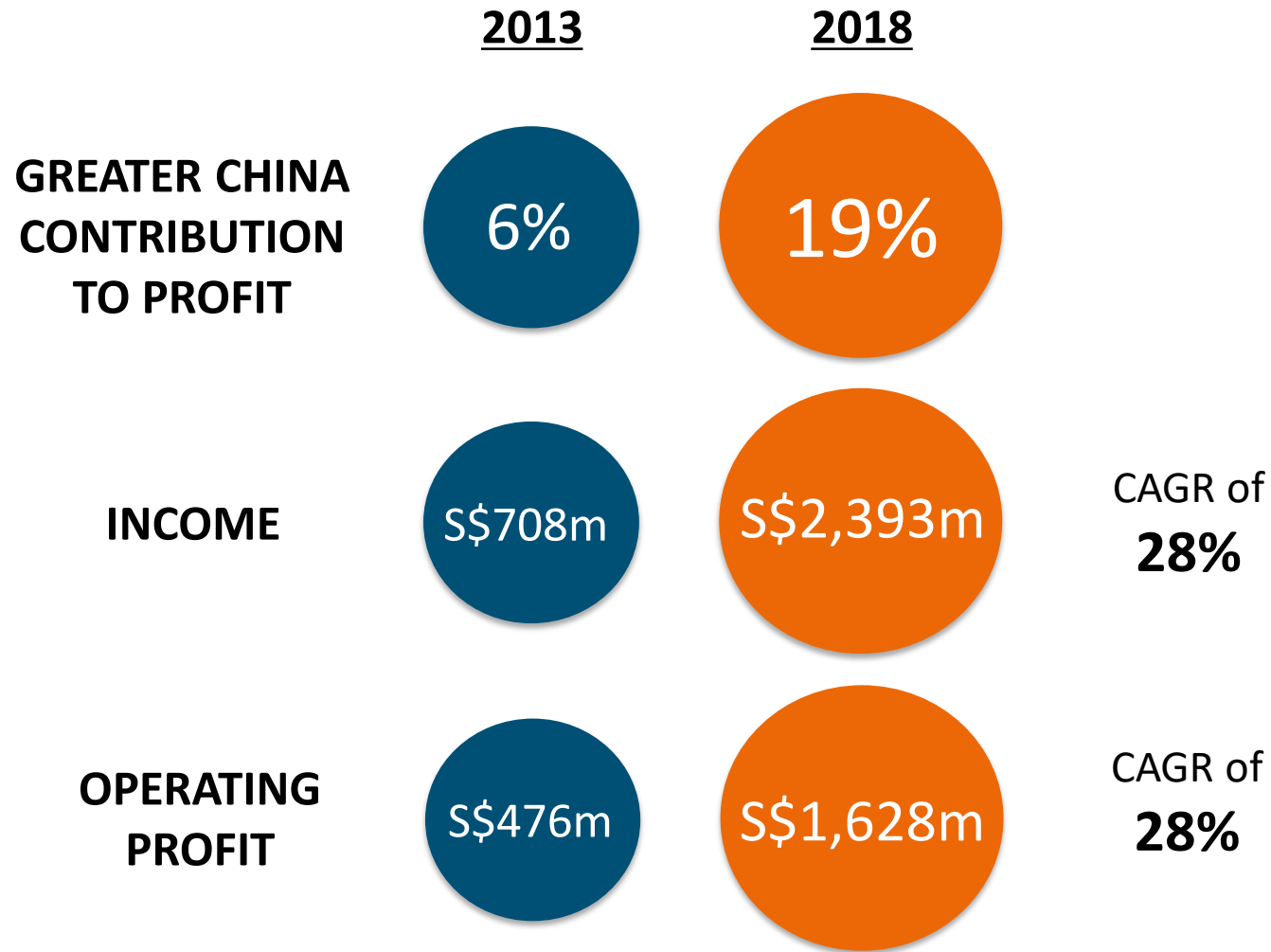
In 2014, we said the acquisition would position OCBC in:

1 Capitalising on **economic growth** in Greater China and the **increased connectivity** between North and Southeast Asia

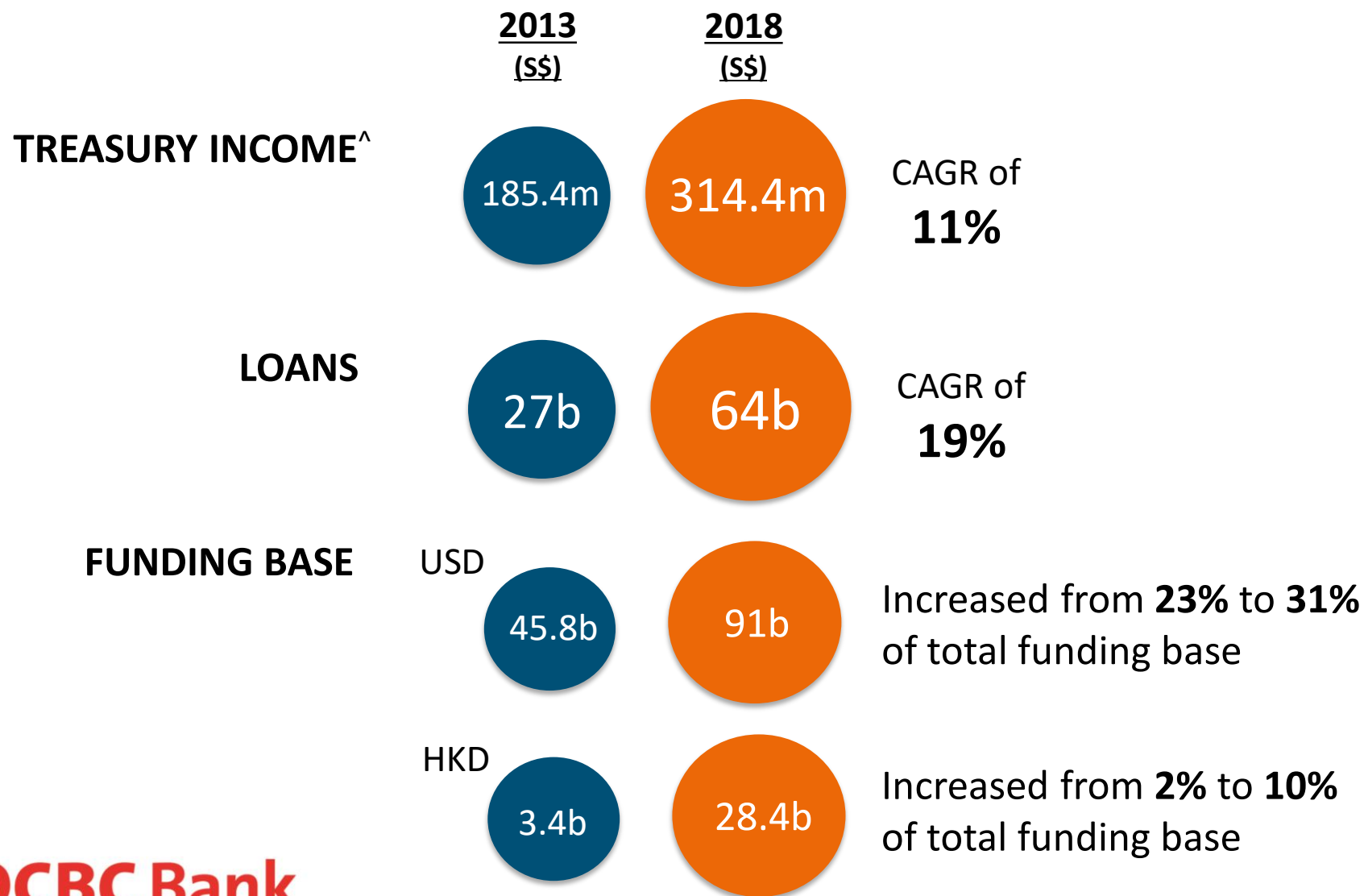
2 Deepening and widening OCBC's **product capabilities** with access to **broader funding base**

3 Enhancing **franchise value** through '**Merger of Scope**'

Successfully capitalising on strong economic growth in Greater China and increased connectivity between North and Southeast Asia

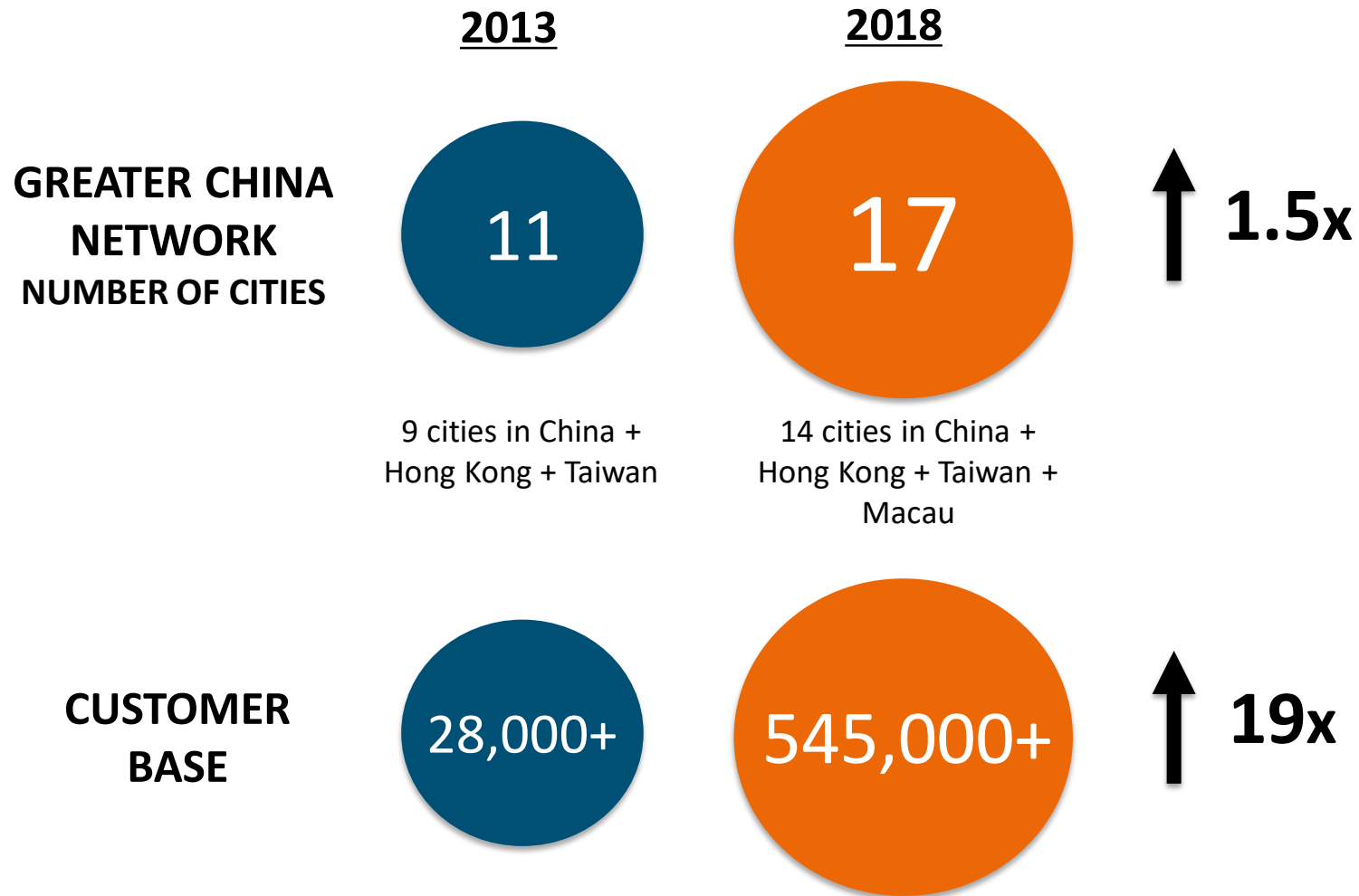


Enlarged USD and HKD funding base broadens product capabilities and supports strong loans growth



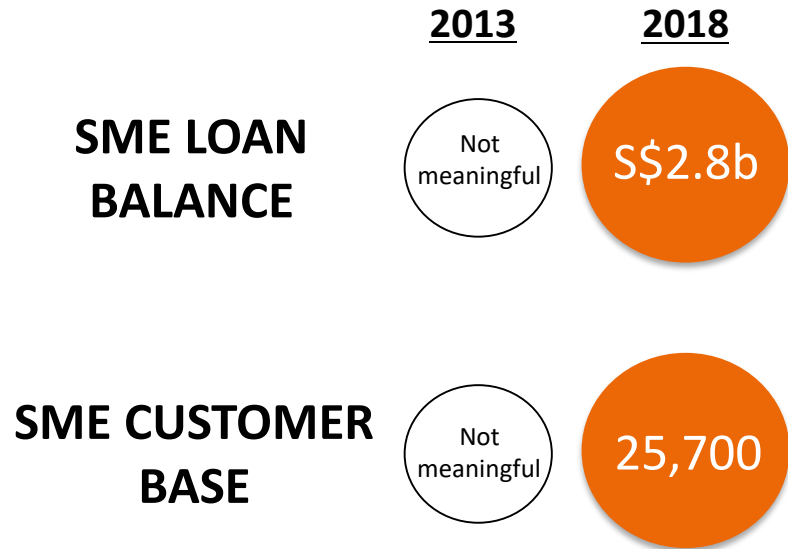
[^] Based on the Group's treasury income generated from the Greater China region, excluding associates contributions and head office allocations, which may differ from the customer's country of residence or the booking location of the loans

Significantly expanded presence in Greater China resulting from merger of scope

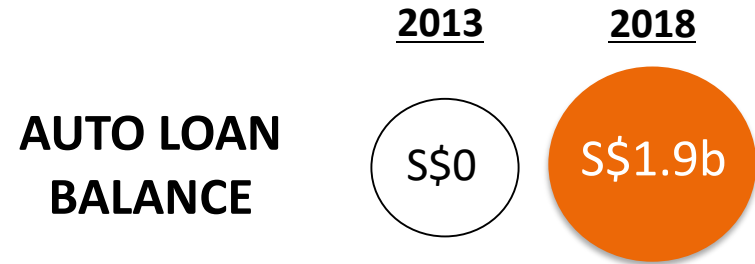


And added new business segments for a more diversified franchise

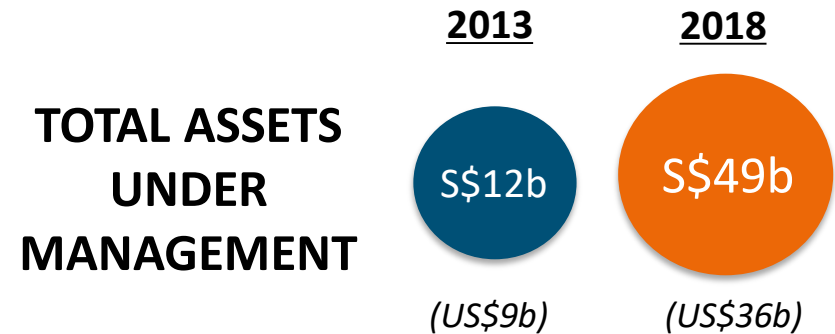
1 STRONG SME FRANCHISE



2 MARKET LEADER IN AUTO LOANS



3 WEALTH MANAGEMENT



Greater China will continue to be our largest market outside Singapore

Focusing on 3 key areas in the Greater China region:

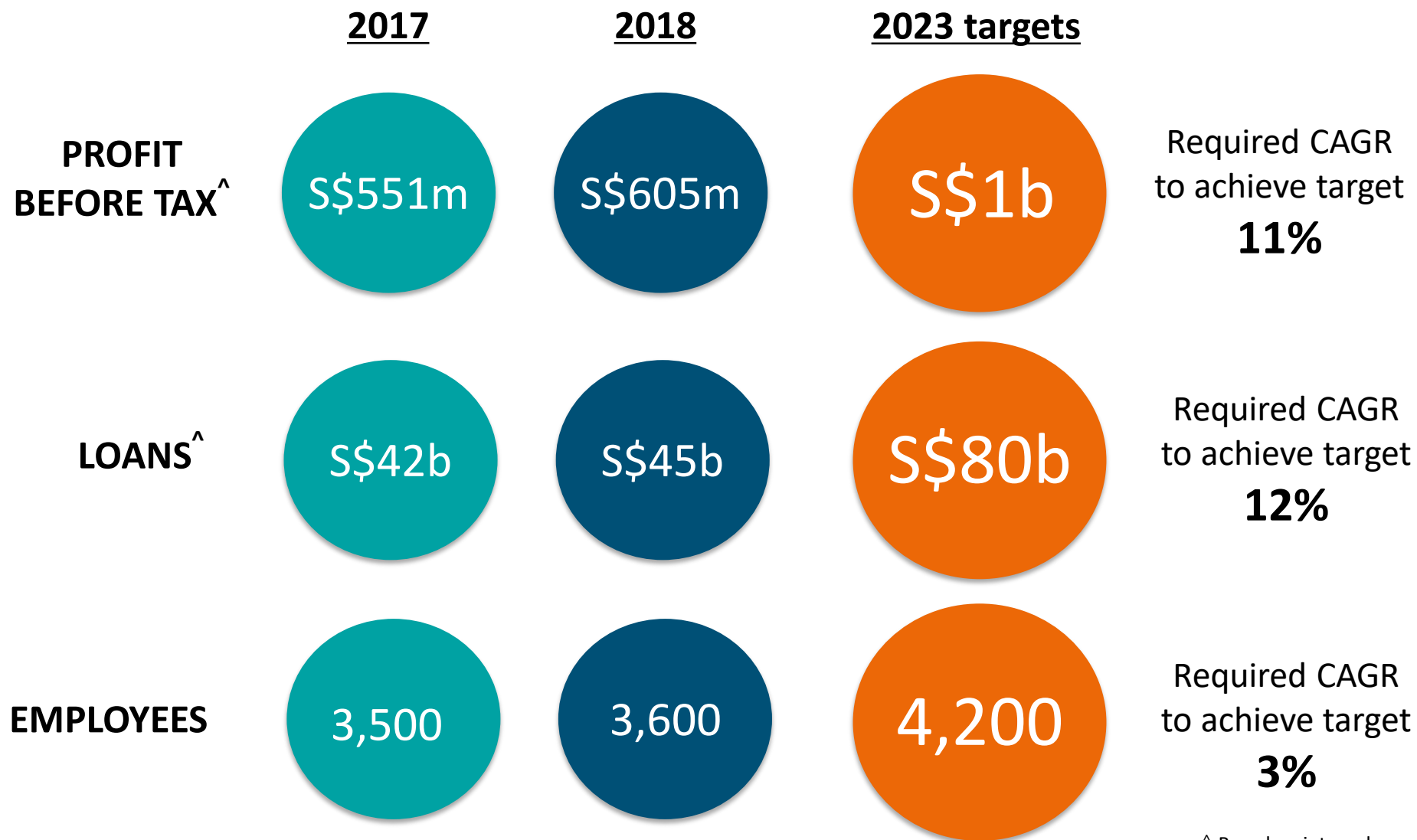


Jing-Jin-Ji Region 京津冀地區
(Beijing as the hub)

Yangtze River Delta Region 長三角地區
(Shanghai as the hub)

Greater Bay Area
粵港澳大灣區
(7+4)

On track to achieve 2023 targets for Greater Bay Area



Optimising existing strengths to support continued sustainable growth

- **Deepening connectivity between OCBC Wing Hang China network with OCBC Hong Kong, Macau, Taiwan as well as South East Asian network**
- **Capturing the trade, wealth and capital flows between Greater China and ASEAN, including supply chain re-positioning in the region**
- **Building strong treasury capabilities**

Programme

<ul style="list-style-type: none">• OCBC Wing Hang – A defining first 5 years	Na Wu Beng	Chief Executive Officer, OCBC Wing Hang
<ul style="list-style-type: none">• Wealth Management – High and Ultra-High Net Worth Individuals	Derrick Tan	Chief Executive, Bank of Singapore Hong Kong Branch & Global Market Head, Greater China and North Asia
<ul style="list-style-type: none">• Wealth Management – Affluent• SME Banking	Eric Ong	Head of Retail Banking, OCBC Wing Hang
<ul style="list-style-type: none">• Corporate Banking	Johnny Wei	Head of Corporate Banking, OCBC Wing Hang
<ul style="list-style-type: none">• Treasury	Helen Chan	Head of Treasury, OCBC Wing Hang

OCBC Wing Hang - A defining first 5 years

Na Wu Beng
Chief Executive, OCBC Wing Hang

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Strong annual growth of 13% with Preserve, Enhance, Grow strategy

PRESERVE

2014-2015

- Customers & Revenue streams
- People & Institutional Knowledge

ENHANCE

2015-2016

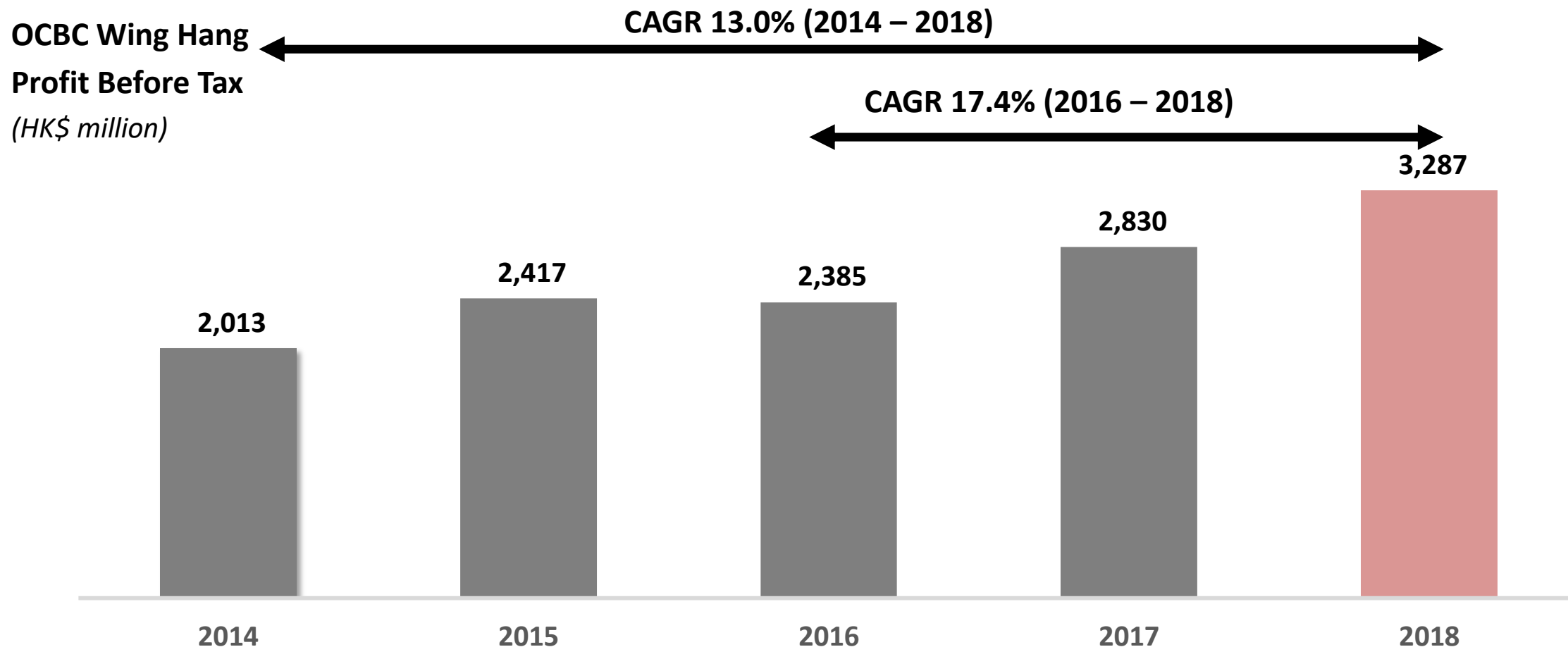
- Deepen customer relationships
- Improved Productivity & Efficiency
- Expansion of Product Suite
- Implementation of OCBC Sales Framework
- Leveraging OCBC's IT capabilities
- Development of talent base

GROW

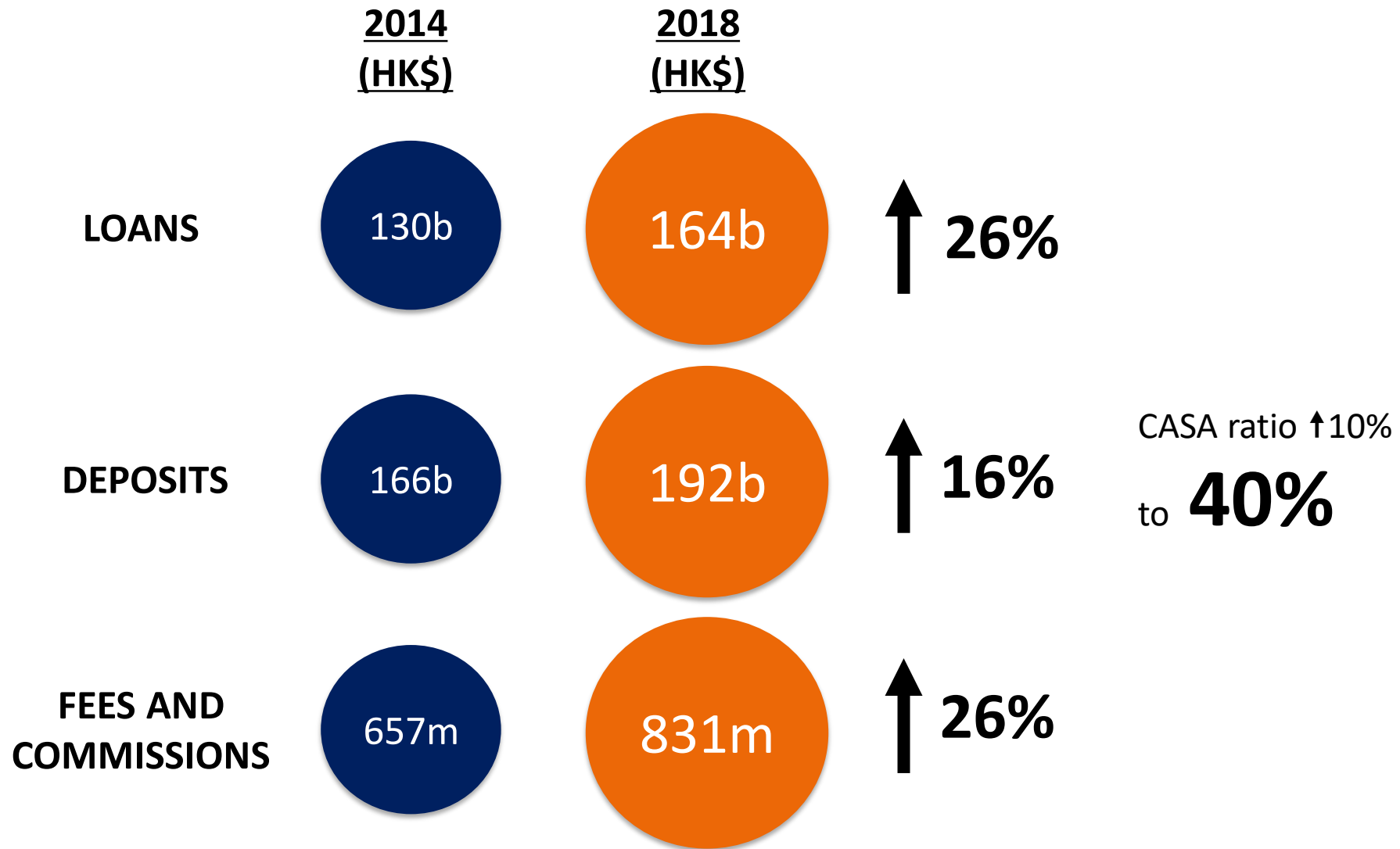
2017 - now

- Grow Existing & New Customer Franchise
- New Revenue Streams
- Realize Regional Bank Potential
- Greater Bay Area Strategy

Accelerating annual growth in profit since 2016



Strong overall growth in franchise across HK and Macau



Successfully attracting new-to-bank customers across HK and Macau

NEW TO BANK CUSTOMERS

(2014 to 2018)

CORPORATE

↑ 2,100

SME

↑ 16,000

PREMIER

↑ 2,900

↑ 900

Premier Customers after re-launch
(2018)

Achieving sustainable franchise growth

Franchise growth continues as demonstrated in the growth phase between 2017 and 2018.

OCBC Wing Hang's Profit Before Tax Growth of 16.1% in 2018 was higher than 5-year CAGR.

TOTAL INCOME
(2018 vs 2017)

↑ 15.7%

**PROFIT
BEFORE TAX**
(2018 vs 2017)

↑ 16.1%

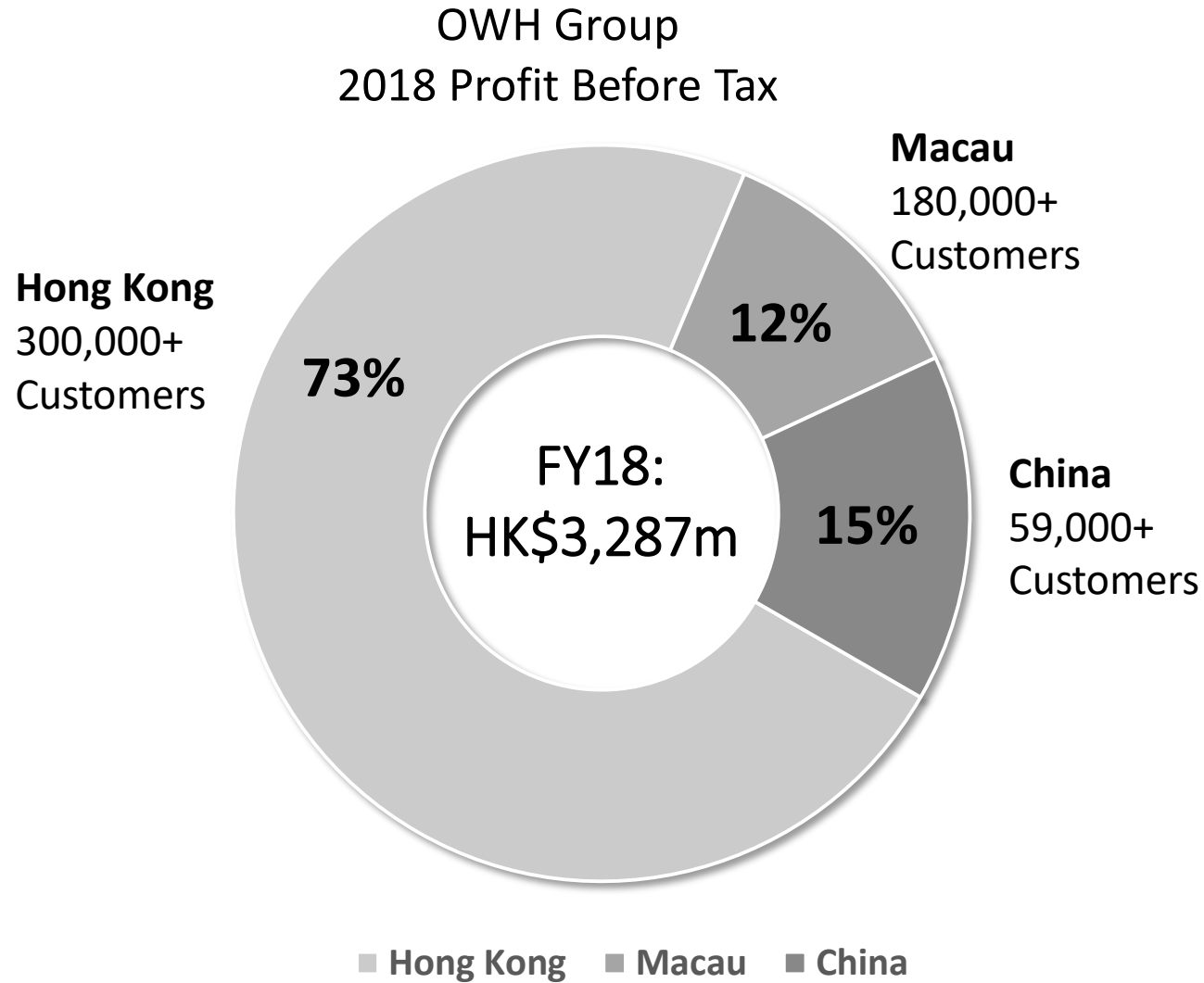
**OPERATING
PROFIT**
(2018 vs 2017)

↑ 29.0%

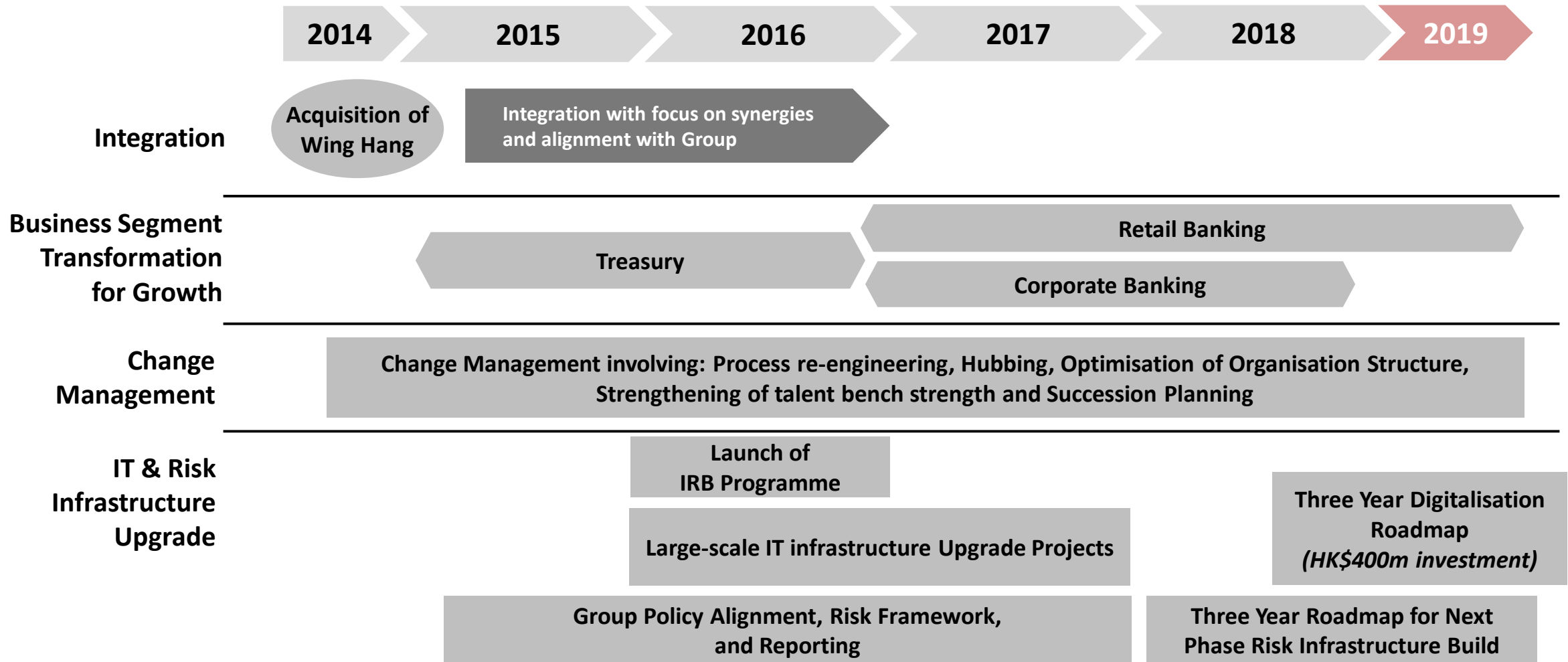
**IMPACT ON
2018 RoRWA**
(due to IRB)

22bps

Hong Kong is core contributor to OWH results

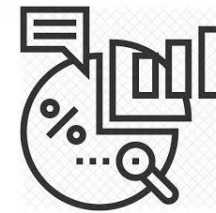


Delivering growth through business transformation and infrastructure upgrades



HK\$400m investment over 3 years to enhance digital offerings

- 1** Build open banking services, upgrade channel capabilities and connect digital business ecosystems
- 2** Expand usage of intelligent data analytics
- 3** Digitalize operation processes to cope with massive digital transaction growth
- 4** Implement agile digital architecture and enhance cyber defence capabilities



Improving productivity through streamlining of processes

- Integration and streamlining of processes following merger of the two China entities
- Hubbing of Macau Treasury to Hong Kong
- Integration of Financial Institutions Business from HK Branch

**COST-TO-
INCOME RATIO**
(2018 vs 2017)

↓5.5%

Improved
to **46.9%**

Developing future-smart talent

Cultural Harmony

Underlying culture is aligned. There was strong buy-in throughout entire change process. Original Wing Hang workforce has adapted well to OCBC's policy and methodologies.

Development of Bench Strength

We continue to hire quality talent to enhance our bench strength.

Implementation of Graduate Talent and Exceptional Talent programs in 2017 continue to develop internal talent pool.

People Development

Re-vitalized Learning & Development programme. Focus on career development programs, competency focused learning programs, and digital learning to support staff's structured learning and career development paths.

Performance Measurement

Implementation of Balanced Scorecard performance measurement.

Being recognised for our work



**Best International Bank
in Hong Kong**



Best Bank in Macau

The next 5 years – Leveraging deep local knowledge and regional connectivity for growth

**Local Knowledge
to provide Timely and
Tailored Solutions**

**Utilising OCBC's Network
across ASEAN
-
Inflows and Outflows from
PRD**

**Continuing to maintain
Asset Quality
and Risk Prudence**

**Customer
Relationship Focus
to drive Lasting Value**

**Sustainability
-
Sustainable Financing
-
Financial Inclusion**

**Continuous improvement
in
Funding Profile through
CASA Growth**

**Expansion of Products and
Solutioning Capabilities**

**Talent Development
for Future growth**

Digital Strategy

Wealth Management – High and Ultra-High Net Worth Individuals

Derrick Tan
Chief Executive, Hong Kong Branch
Global Market Head, Greater China & North Asia

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Leveraging on Group's capabilities to capture the booming growth in Greater China

From Pure Play private bank to adopting 360° integrated model

2010



Pure Play
Private Banking Business

- Focusing on high growth opportunities arising from rapid wealth creation in Asia

OCBC acquired ING Asia Private Bank
(Rebranded as Bank of Singapore)



2014



Amplifying Bank of
Singapore's solution to clients

- Enhanced OCBC's product capabilities, network and coverage

OCBC acquired Wing Hang Bank
(Rebranded as OCBC Wing Hang)



2016



One Bank Synergy
to cover Greater China Clients


Merged OCBC Bank (China)
Limited & Wing Hang Bank
(China) Limited




Unlocking growth through a 360° approach

Before


Targeted & segmented service offerings to clients


 **BANK OF SINGAPORE**
Asia's global private bank
A subsidiary of OCBC Bank



Clients enjoy:

- Private Banking

 **OCBC Bank**

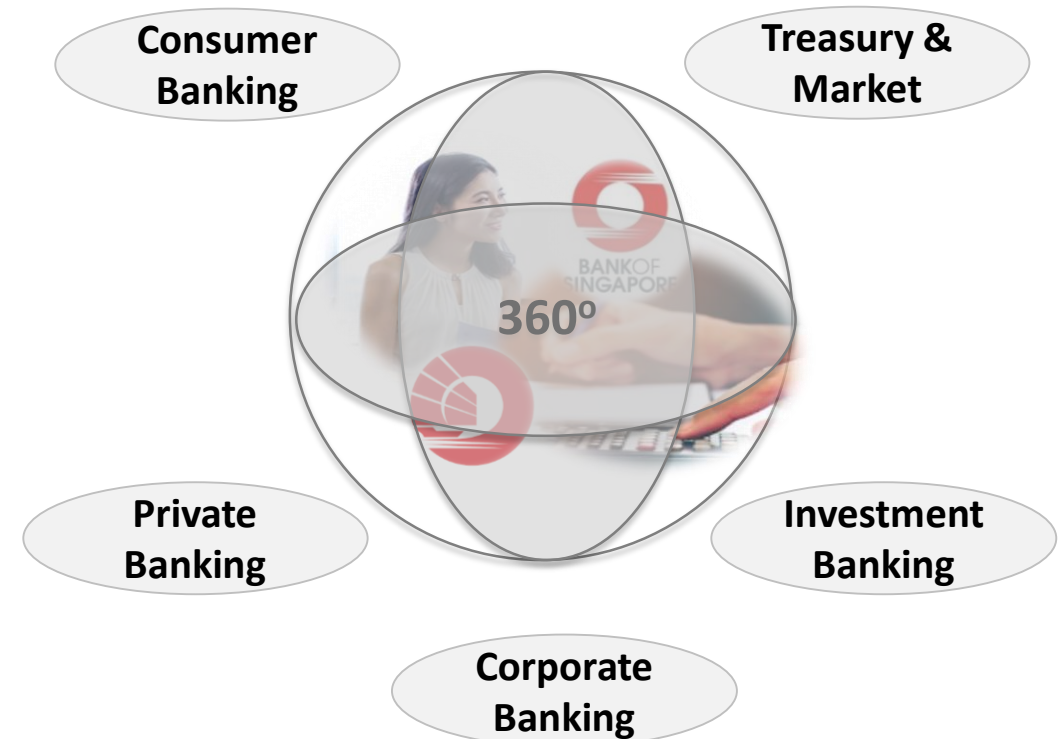


Clients enjoy:

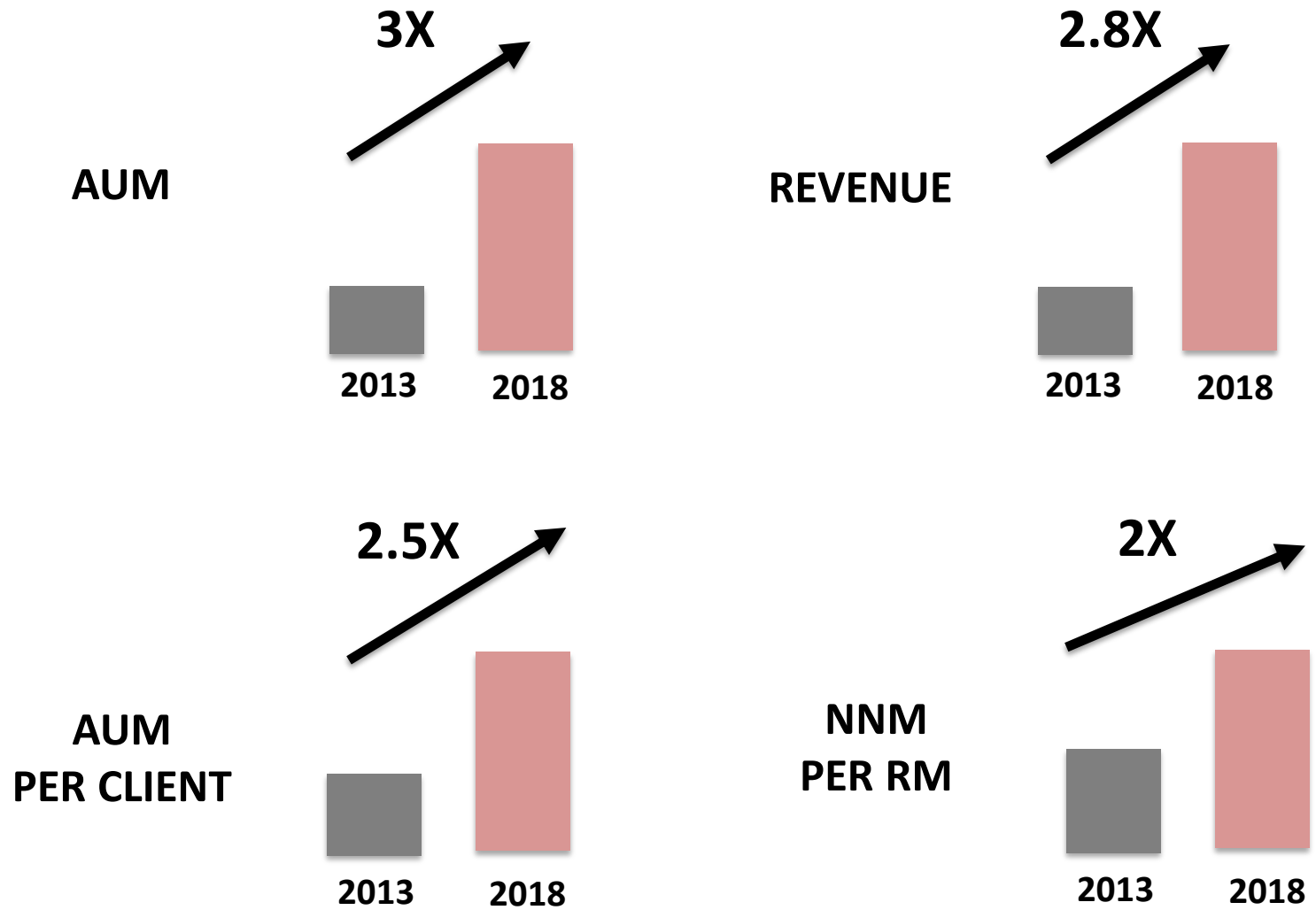
- Consumer Banking
- Corporate Banking
- Investment Banking
- Treasury & Market

Now

360° integrated service offerings to clients



Deeper penetration in Greater China market



Effective strategy and elevated brand presence to attract talent

Culture

- Establish a harmonious **new workplace** which encourages collaboration
- **Embrace the changes together as a family & team** while we are expanding

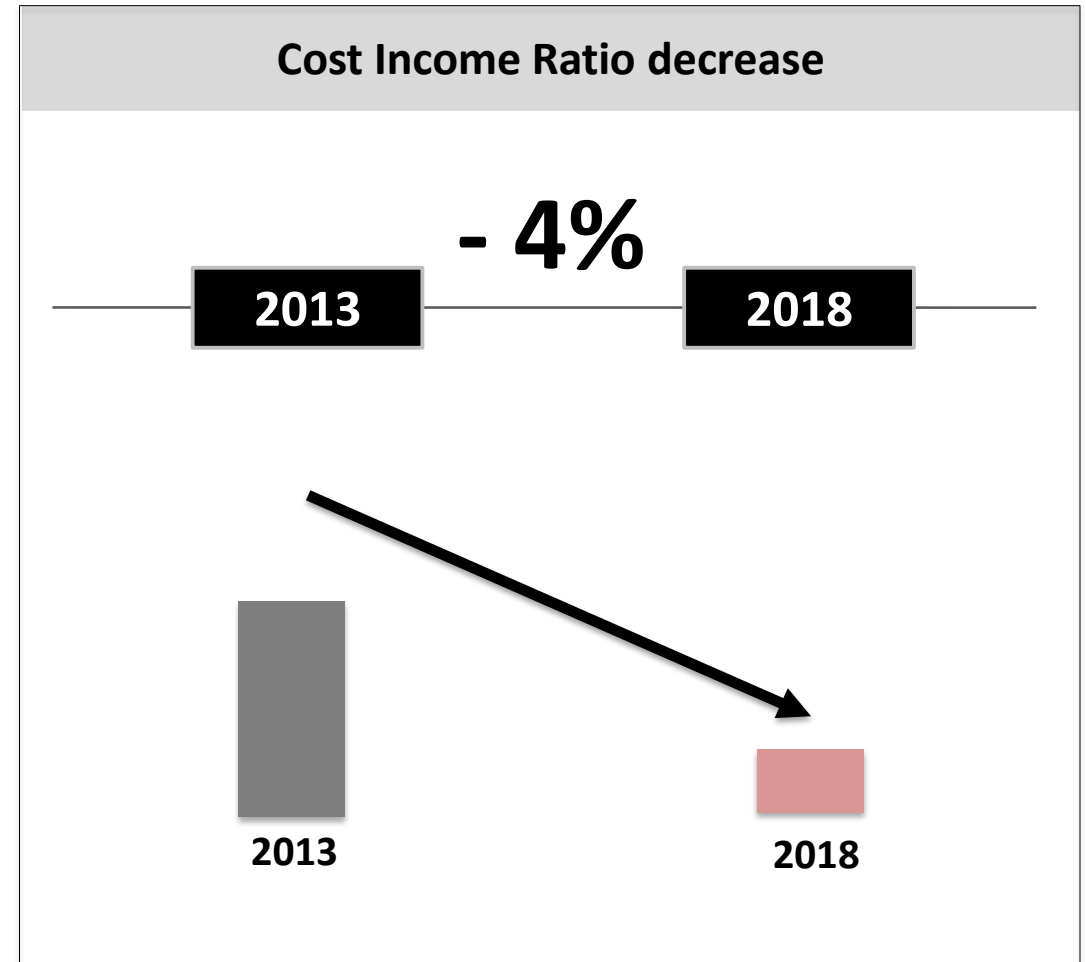
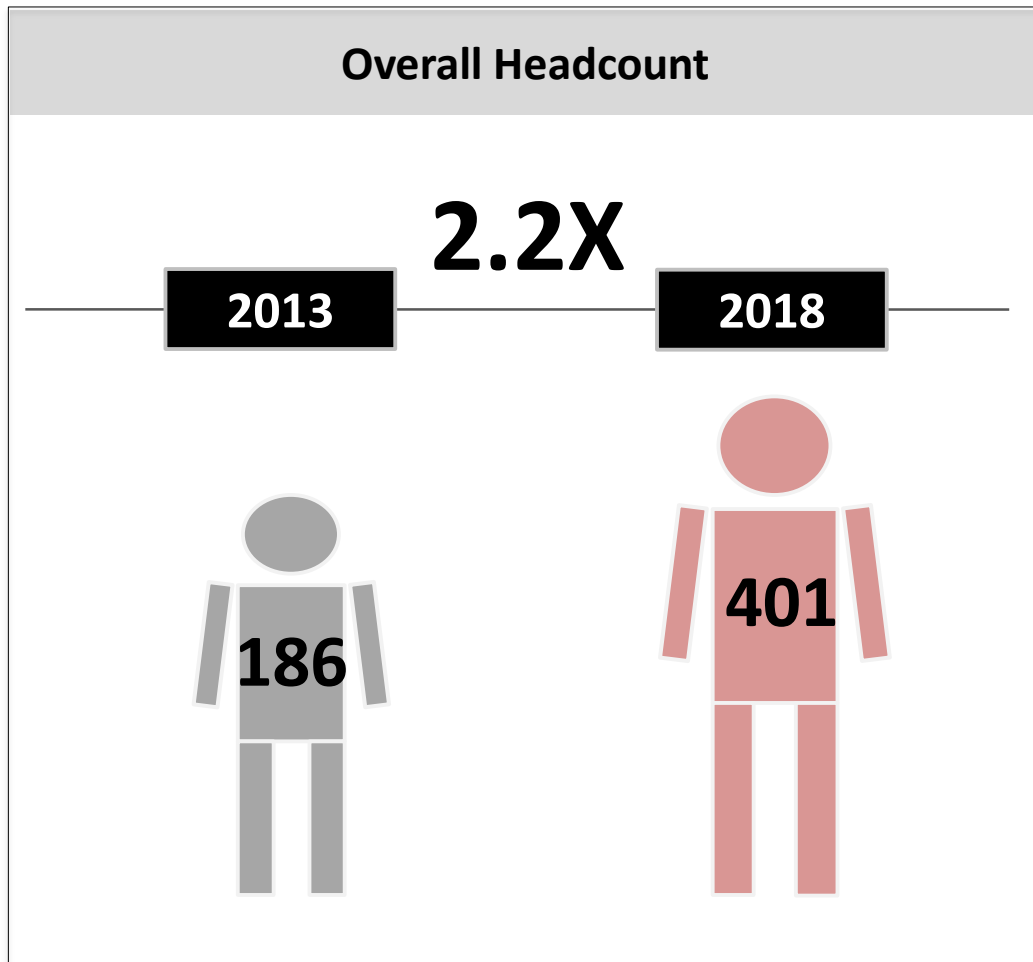
Talent

- **Build up a team of experts with Greater China Market knowledge** (i.e. Marketing, Product & Risk)

Future

- Develop existing talents with **Management support, guidance & mentorship**
- **Incubate young talents** via **LEAD Programme**

Effective strategy and elevated brand presence to attract talent



Recognised for our work

ASIAN PRIVATE BANKER AWARDS

ONE TO WATCH PRIVATE BANK
HONG KONG
[2018]

EXCELLENCE IN PRIVATE BANKING, SINGAPORE
[2018]

EXCELLENCE IN LEARNING & DEVELOPMENT
[2018]

BEST PRIVATE BANK, SINGAPORE
[2016 - 2017]

BEST PRIVATE BANK
TRAINING & DEVELOPMENT
[2017]

PRIVATE BANKER INTERNATIONAL AWARDS

HIGHLY COMMENDED: BEST PRIVATE BANK
IN HONG KONG(FOREIGN) [2018]

OUTSTANDING PRIVATE BANK
ASIA PACIFIC REGIONAL PLAYER [2017]

WINNER: OUTSTANDING PRIVATE BANK
– SOUTH EAST ASIA [2017]

HIGHLY COMMENDED: BEST DISCRETIONARY &
ADVISORY OFFERING [2017]

ALPHA SOUTHEAST ASIA'S BEST FINANCIAL INSTITUTION AWARDS

BEST PRIVATE WEALTH MANAGEMENT BANK,
SINGAPORE [2012,2014,2016,2017]

BEST PRIVATE WEALTH MANAGEMENT BANK,
SOUTHEAST ASIA [2012,2014,2016,2017]

WEALTH BRIEFING ASIA GREATER CHINA AWARDS FOR PRIVATE BANKING EXCELLENCE

EAM/FIM SERVICE PROVIDER
[2019]

PWM/THE BANKER GLOBAL PRIVATE BANKING AWARD

BEST PRIVATE BANK IN SINGAPORE
[2017]

FINANCE ASIA COUNTRY AWARDS

BEST PRIVATE BANK IN SINGAPORE
(PRIVATE BANK COUNTRY AWARD – SINGAPORE)
[2017]

GLOBAL FINANCE

BEST PRIVATE BANK FOR ENTREPRENEURS
IN ASIA PACIFIC
[2017]

Building scale and extending reach with a 3-pronged strategy

1

**Capture U/HNWs
through our
IAM Excellence Center**



2

**Address diverse needs Via
360° Wealth Solutions**



3

**Capture the growing
'Millennial' Segment**



Capturing Ultra-High Net Worth Individuals through IAM partnerships

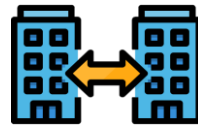
1

Capture U/HNWs through our IAM Excellence Centre



OUR ROADMAP

- Continue to seek new partnership opportunities



B2B



B2C



B2B2C

- IAM Excellence Centre to scale the growth



IAMEC
1H2018



Dealing Desk
2H2018



Dedicated to serve
GC focused IAMs

- IAMEC has empowered visible growth in last 12 mths

3x AUM

3x No. of on-boarded IAMs

Offering holistic wealth solutions which address diverse needs

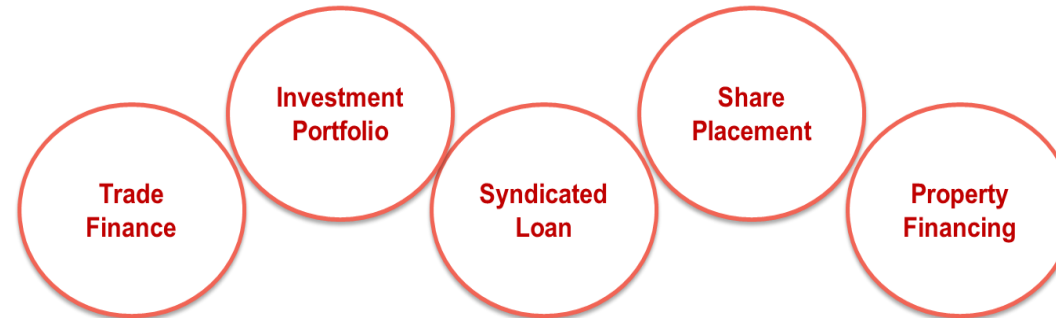
2

Address diverse needs Via
360° Wealth Solutions



OUR ROADMAP

- Leveraging on **Group's total solution**, we are able to execute **GBA Strategy** even better to engage Chinese Entrepreneurs and Business Owners



- With Chinese UHNWs paying increasing attention to **Wealth Preservation** and **Succession** objectives, we will leverage on our Wealth Planning and Structuring capabilities to help them plan and manage their wealth

Source:
CreditEase – Approach to Inheritance: Special Report International Experience and China Practice of Wealth Planning

Engaging the new guardians of capital - the Millennial Generation

3

Capture the growing 'Millennial' Segment



INSIGHTS

- In Asia – the Millennial Generation is expected to have the **largest spending power** of any generation ever, estimated USD 6 trillion by 2020
- This generation is also looking to benefit from the **largest intergenerational wealth transfers** ever

OUR ROADMAP

- Position as the **modern bank** for this rising segment through **strategic partnerships** with **established brand ecosystems**
- Engage them on wealth needs through **lifestyle focused** content and activities

Source:

¹ Business Insider UK's report of Boston Consulting Group analysis

² Deloitte Consulting

- **Wealth Management – Affluent**
- **SME Banking**

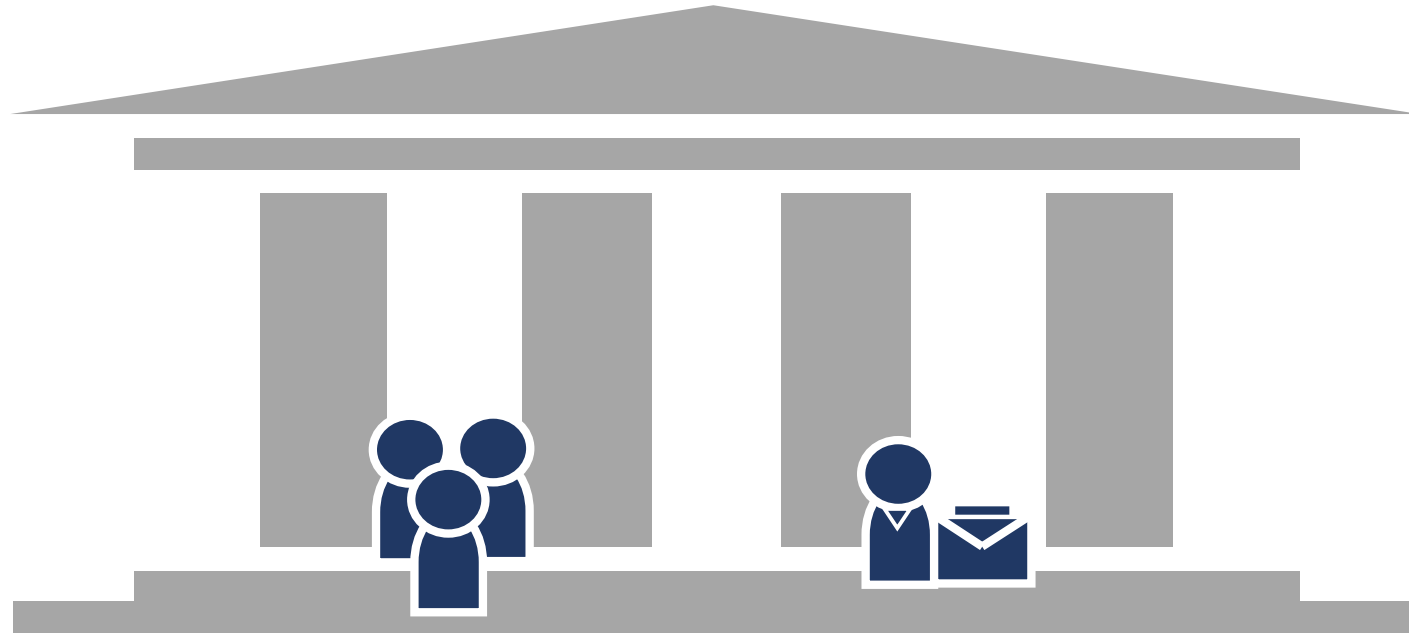
Eric Ong

Head of Retail Banking, OCBC Wing Hang

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Supporting wealth management business for individual clients and SMEs on a single integrated platform



Differentiating customer proposition with ability to serve both **SME Business** and **Business Owner's / Individual's** needs within the **same branch**

Transforming wealth management and SME banking

SME, Consumer Banking and Wealth Management Transformation



2016

Embarked on Treasury Transformation

2017

Enhanced Investment Solutions

Insurance Premium Financing Launch

Overseas Mortgage Launch via acquisition of National Australia Bank portfolio

New Wealth Sales & Distribution Model

2018

Expand SME Guarantee Scheme Business

Insurance growth Operating Model Revamp

Premier Banking re-launch

Voyage Card Launch

Internet Banking Revamp

Mobile Banking Revamp

2019

Launch of Cash Management System to acquire operating account balance

Re-launching Premier Banking to focus on affluent segment

BEFORE RE-LAUNCH

Elite Gold Banking

*Local Proposition
Product-driven Solutions*



AFTER RE-LAUNCH IN NOV 2018

PREMIER BANKING

*Regional Proposition
Need-based Wealth Solutions*

- Leverage Group offerings to improve market competitiveness
- Transform local proposition to a regional proposition, and provide a coherent brand
- Better meet target affluent segment's needs



Attracting affluent customers with a suite of services

PREMIER BANKING

REGIONAL ACCESS & PRIVILEGES



Access to over 60 Premier Centres across Asia and enjoy exclusive privileges

PREMIER VOYAGE CARD



1st miles-earning lightweight metal card in Hong Kong

OVERSEAS PROPERTY FINANCING



Only bank in Hong Kong with local approval and drawdown

PREMIER TEAM

Dedicated Relationship Manager, supported by a team of experienced investment, insurance, mortgage and SME specialists

WEALTH SOLUTIONS

Total Wealth Solutions and Financing, including Professional Investor Offerings

MARKET INSIGHTS

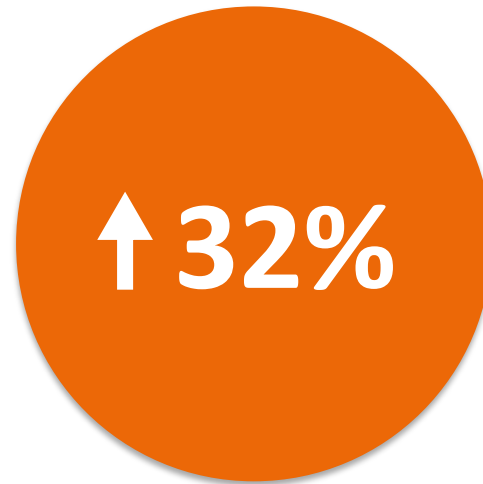
Timely market insights published by OCBC Wealth Panel, which draws on the collective expertise of wealth management experts from OCBC Group

Growing the consumer customer segment

**NEW-TO-BANK
CUSTOMERS**
(2018 v 2014)



**AUM OF CONSUMER
PORTFOLIO**
(2018 v 2014)



**CASA BALANCE OF
CONSUMER PORTFOLIO**
(2018 v 2014)



Going big on the affluent customer segment

**NEW-TO-BANK
PREMIER CUSTOMERS**
(2018 v 2014)



**PREMIER
CUSTOMER BASE**
(2018 v 2014)



Strong growth in wealth management offerings

Investment & Insurance

**INVESTMENT
REVENUE**
(2018 v 2014)



**INVESTMENT
BALANCE**
(2018 v 2014)



**INSURANCE
REVENUE**
(2018 v 2014)



Wealth RM Productivity

**RM
PRODUCTIVITY**
(2018 v 2014)



SME Banking

“53% of SME customers are also Consumer customers”

Significant expansion in SME customer base

SME CUSTOMERS

(2018 v 2014)

↑ 50%

NEW-TO-BANK CUSTOMERS

(2018 v 2014)

↑ 5x

MARKET SHARE OF NEWLY ESTABLISHED COMPANIES

(2018 v 2014)

↑ 6x

Strong deposits and loans from SME segment

SME CASA expanded significantly

CASA balance

↑ 2x

CASA NII

↑ 2x

2018 v 2014

SFGS loan expanded progressively

SFGS Loan
No. of
loan acquisition

↑ 5x

SFGS loan
market share
No. of
loan acquisition for
the year

↑ 4x

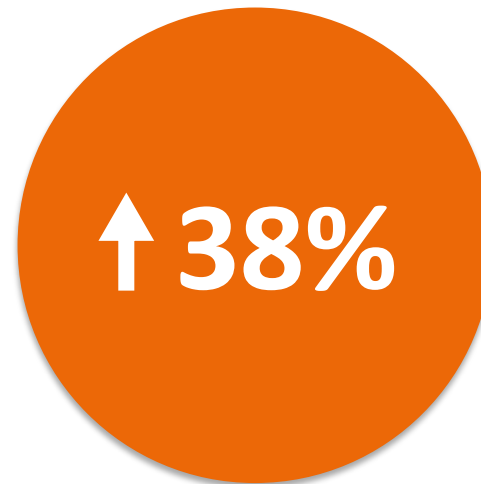
2018 v 2014

Reaping the benefits of growing SME franchise

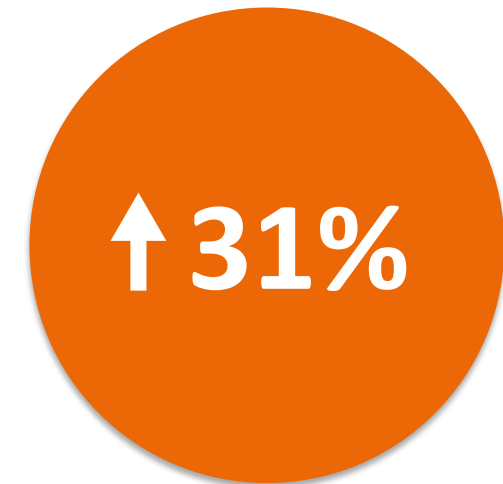
NET INTEREST INCOME
(2018 v 2017)



FEE INCOME
(2018 v 2017)



TOTAL REVENUE
(2018 v 2017)



Expanding transaction banking business

REMITTANCE FEE
(2018 v 2017)

↑ 85%

REMITTANCE VOLUME
BY #
(2018 v 2017)

↑ 2x

Launch of Award-winning Cash Management Platform

Velocity@ocbc



Corporate Banking

Johnny Wei

Head of Corporate Banking, OCBC Wing Hang

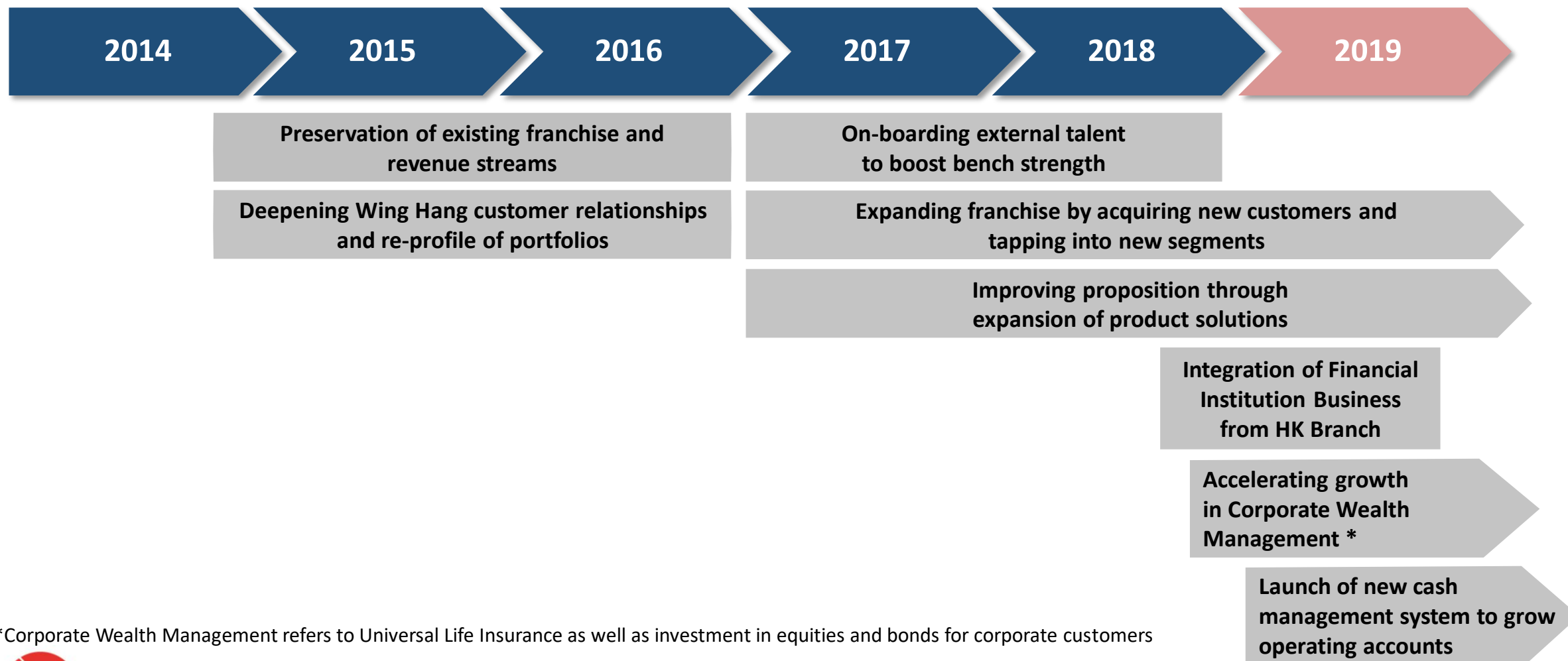
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Building strong corporate banking platform for future growth

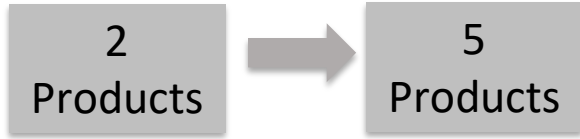
Corporate Banking has delivered strong growth by gaining market share through new customer acquisitions, as well as deepening relationship with Wing Hang customers



*Corporate Wealth Management refers to Universal Life Insurance as well as investment in equities and bonds for corporate customers

Supporting customers with integrated solutions

Expanding product penetration



Deepening Relationships

2X Revenue per Customer

↑ **5x**

AUM referred to Bank of Singapore

↑ **3x**

Treasury Advisory Income

↑ **10x**

Corporate Wealth Management Income

Moving Up the Value Chain

Build Strategic Relationships

Broaden Main Bank Customer portfolios

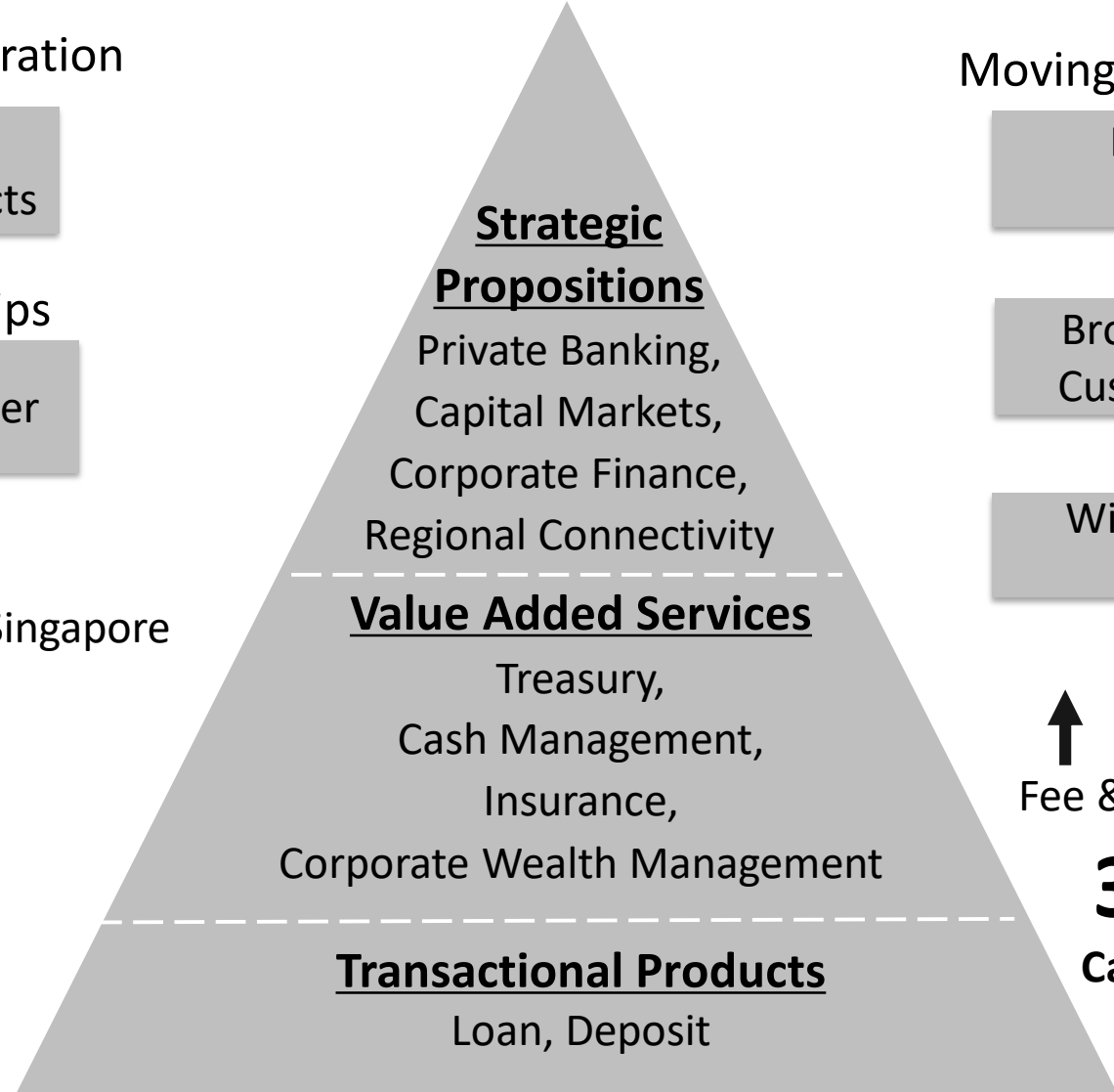
Widen relationship touch points

↑ **3x**

Fee & Commission Income

36

Capital Markets deals



(2014 to 2018 or 2018 v 2014)

Income growth spurred by acquisition of new customers

Achievement of a broad-based income growth

REVENUE
(2018 v 2014)

↑ 42%

**FEE &
COMMISSION
INCOME**
(2018 v 2014)

↑ 3X

**INCREASE IN
REVENUE PER
FRONTLINE SALES**
(2018 v 2014)

↑ 42%

Acquisition of new customers as key growth driver

**NEW
CUSTOMERS**
(2018 v 2014)

↑ 1,000

**NEW BUSINESS
CONTRIBUTION
TO TOTAL LOAN
GROWTH**
(2018)

↑ 38%

**NEW BUSINESS
CONTRIBUTION
TO TOTAL INCOME
GROWTH**
(2018 based on run rate)

↑ 47%

Robust growth across corporate banking franchise

LOAN GROWTH
(2018 vs 2014)

↑ **28%**

**LOAN GROWTH
FROM MAIN
BANK PORTFOLIO**
(2018 vs 2017)

↑ **28%**

**HIGH ASSET
QUALITY WITH
MINIMAL NPL**
(2018)

0.01%

**DEPOSIT
GROWTH**
(2018 vs 2014)

↑ **28%**

**CASA BALANCE
GROWTH**
(2018 vs 2014)

↑ **34%**

**IMPROVED
CASA RATIO**
(Since 2017)

>40%

Realising opportunity from new market segments

**PRD-RELATED
REVENUE GROWTH**
(1H 2019 vs 1H 2018)

↑ **126%**

**NEW BUSINESS SECURED
FROM NEW INDUSTRIES***
(2018)

↑ **\$1.7b***

*Target New Industries refer to Healthcare , Education and Logistics

*Figure is in HK\$

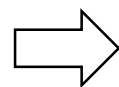
Offering strong value propositions through broad ASEAN presence and regional connectivity

A platform of 123 Cities across the region



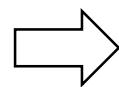
Delivering sustainable growth through our core franchise

Broad ASEAN presence and regional connectivity



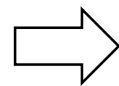
Open door to regional opportunities and partnerships

Deep local knowledge and market insights



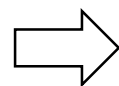
Swift response to customers' requests and capture market opportunities

Strong focus on solutioning rather than product selling



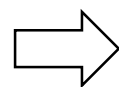
Build trust and provide value-added services to customers

Multi-level customer engagements to provide timely solutions



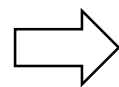
Strengthen total customer relationships and develop share of mind and lasting values

Attract external talent from leading banks



Enhance spectrum and diversity of talent pool to provide superior customer experience

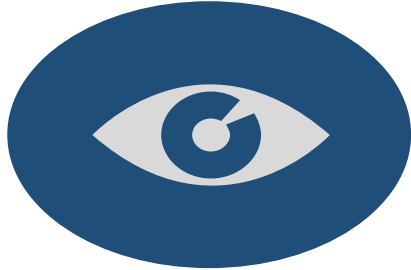
Across-the-board synergies with OCBC Hong Kong Branch



Create differentiated value proposition from a multi-pronged market presence

Leveraging multiple synergies with OCBC Hong Kong Branch

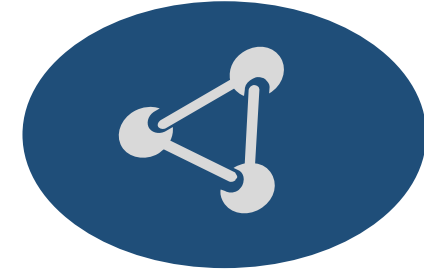
Hong Kong Branch is a wholesale banking operation with a loan book of HK\$70b
Across-the-board synergies between OCBC Wing Hang and HK Branch creating strong and comprehensive customer value proposition



Market Presence
& Brand Recognition



Geographical Connectivity &
Branch Representation



Customer
Value Creation



Capital Markets & Corporate
Finance Businesses



Specialisation & Focus



Resource Management



Treasury

Helen Chan

Head of Treasury, OCBC Wing Hang

Disclaimer:

This presentation should be read as an overview of OCBC's current business activities and operating environment which may contain statements relating to OCBC's growth strategy and future business aspirations. These statements involve risks and uncertainties and 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.

GT transformation journey

Treasury has transformed from a basic product provider into a multi product & cross-border solutions provider to retail, corporate and institutional investors

2014 Embarked on Treasury Transformation

2015 Leveraged on OCBC to increase products to clients

Upgraded dealing room, infrastructure

2016 Implemented Murex (Risk Management system)

2017 2nd dealing room upgrade

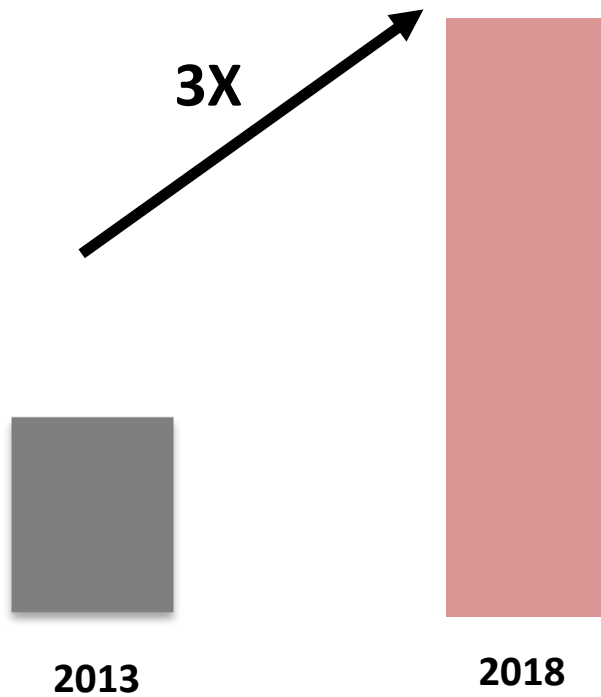
Co-location with OCBC HK branch Treasury to form North Asia Treasury Hub

2018 Merges into one single Treasury platform

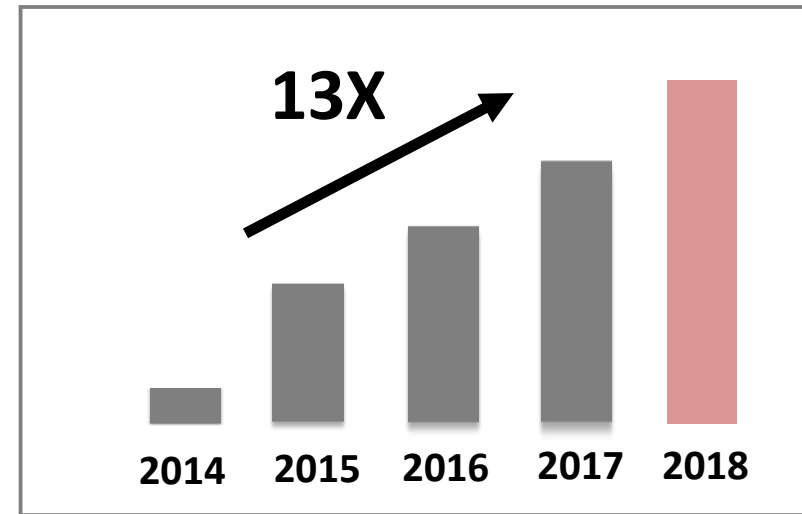
2019 Embarking on Electronic product platform for clients

Improving productivity to grow revenue

Hong Kong Region Sales Revenue grew 3 folds achieved 26% CAGR



OCBC Wing Hang Sales Revenue increased 92% CAGR



Offers to retail, corporate & Institutional clients



Increase of 30 New Products



Treasury sales income grew with the acquisition of new customers

Acquisition of new customers is a key growth driver for OCBC Wing Hang Sales business

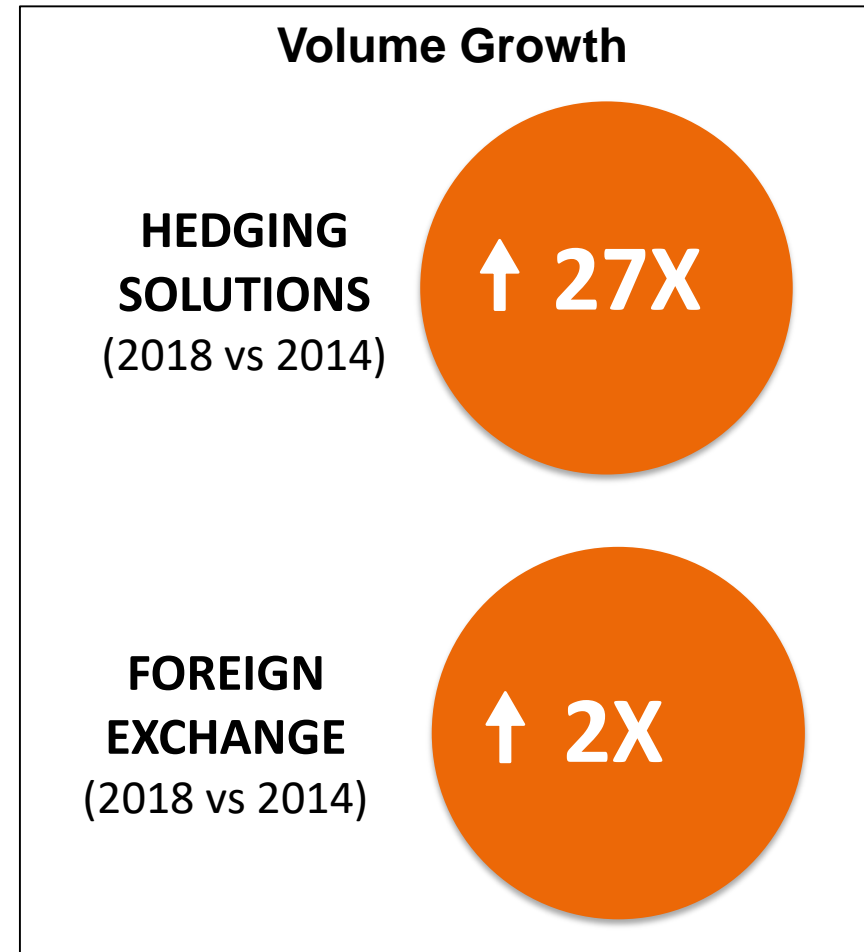
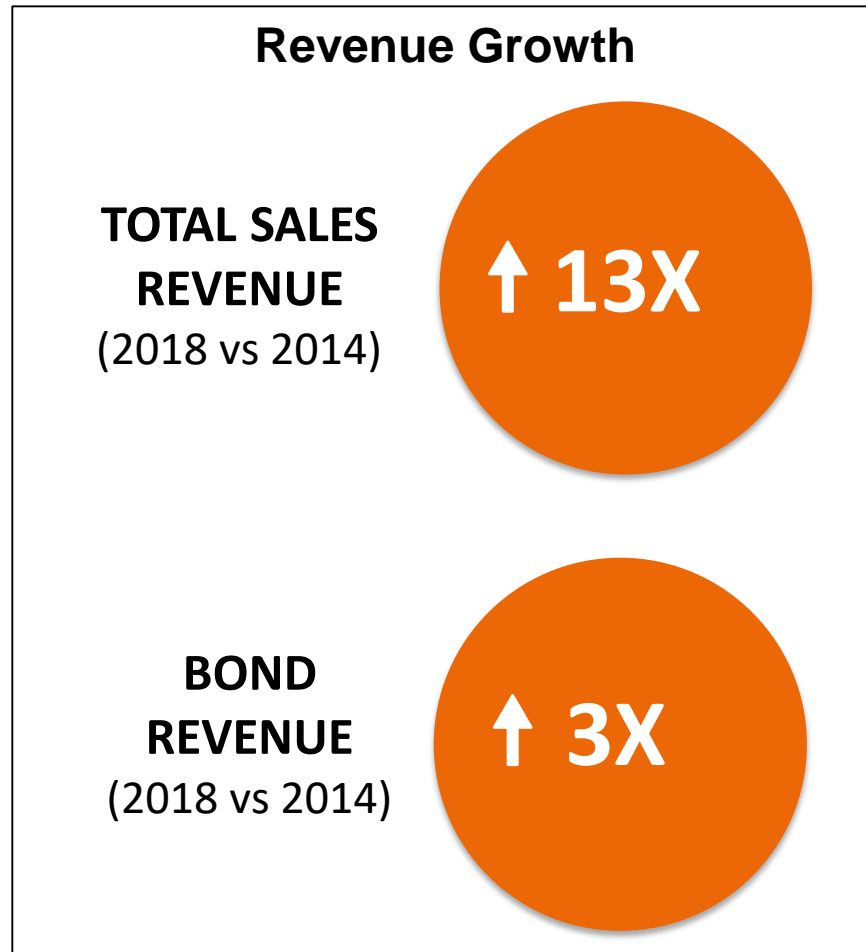
**NEW TO
TREASURY
CUSTOMERS**
(2018 v 2014)



**PROFESSIONAL
INVESTORS**
(2018 v 2014)



Significant growth in OCBC Wing Hang treasury sales activities



Recent landmark deals completed by Treasury in 2019

New products and solutions after transformation

HK\$1.2 billion

Interest Rate
Hedging

HK Listed Company

HK\$1 billion

1 Year Structured
Loan

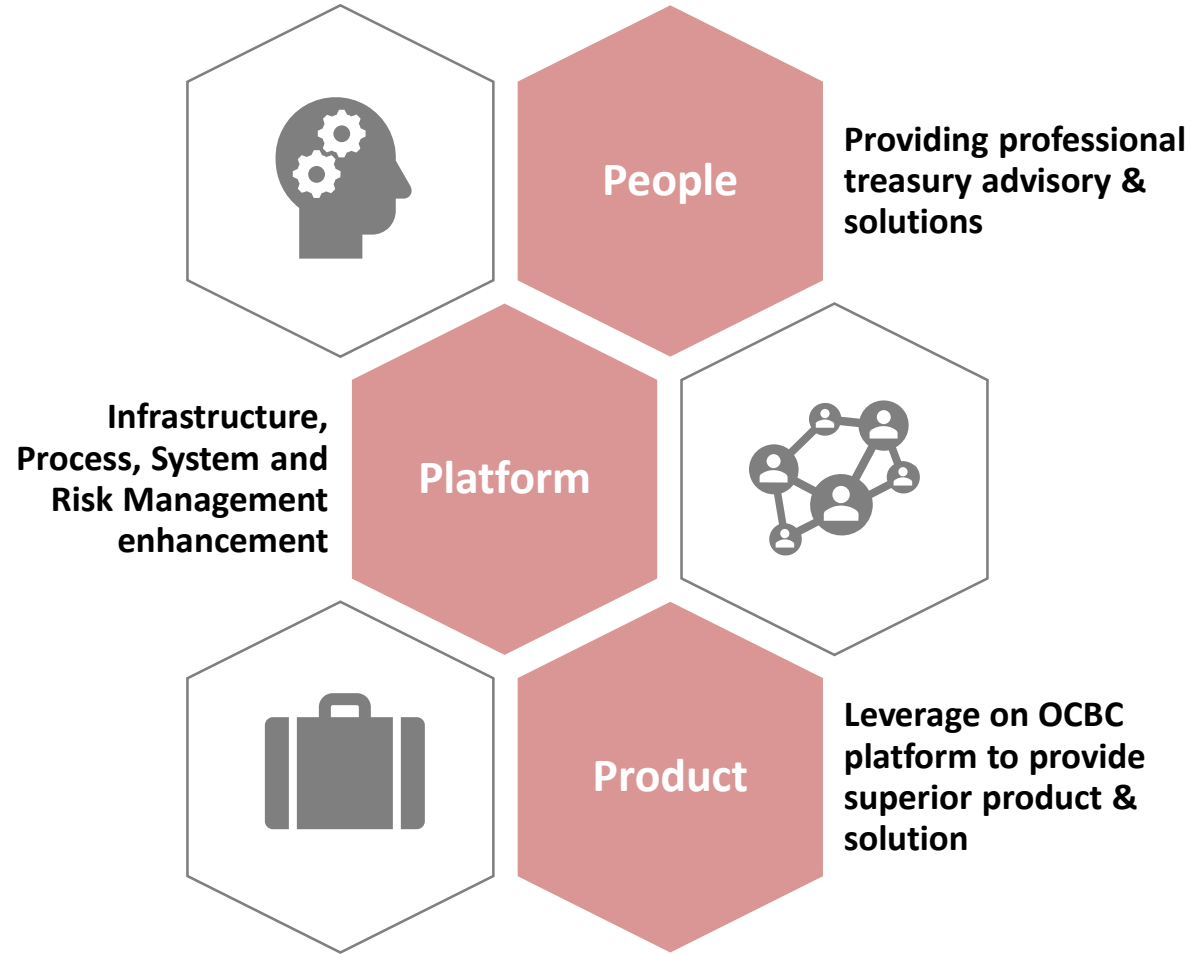
GBA Chinese SOE

HK\$200 million

15 years HK Dollar
Bond Private
Placement

HK Listed Company

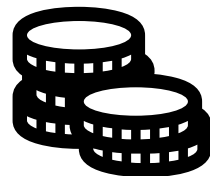
North Asia treasury hub in Hong Kong



Digitalize and strengthen North Asia's product capabilities



Launching of new products and solutions. (e.g. Equity Linked Notes, Interest rate hedging solutions)



Automation to improve efficiency and product deliver to client.



Digitalize treasury products onto e-platform