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**NOTICE OF BOOK CLOSURE DATE FOR DIVIDEND**

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The Dividend Rate of 20 cents per ordinary share comprises a first and final one-tier tax-exempt dividend of 15 cents and a special one-tier tax-exempt dividend of 5 cents for financial year ended 31 December 2013 (FY13 First & Final and Special Dividends). The Dividend rate of 20 cents is classified as Final Dividend Type solely for the purpose of determining the scrip entitlement of shareholders who elect to receive the combined dividend in scrip and/or cash.

NOTICE IS HEREBY GIVEN that, subject to shareholders' approval of the FY13 First & Final and Special Dividends at the Annual General Meeting of the Company to be held on 22 April 2014, the Transfer Books and Register of Members of the Bank will be closed from 5.00 p.m. on 2 May 2014 for the purpose of determining the entitlements of Shareholders to the FY13 First & Final and Special Dividends.

Duly completed registrable transfers received by the Company's share registrar, Boardroom Corporate & Advisory Services Pte Ltd, 50 Raffles Place, Singapore Land Tower #32-01, Singapore 048623 up to 5.00 p.m. on 2 May 2014 will be registered before entitlements to the FY13 First & Final and Special Dividends are determined.

Shareholders whose securities accounts with CDP are credited with Shares as at 5.00 p.m. on 2 May 2014 will rank for the FY13 First & Final and Special Dividends. The FY13 First & Final and Special Dividends, if approved by Shareholders, will be paid on 20 June 2014.

Submitted by Yeong Sien Seu, Company Secretary on 31 March 2014 to the SGX.