



A Brief Summary of Risk Appetite Statement of OCBC Wing Hang Bank Group (the “Bank”)

The Bank’s latest Risk Appetite Statement (the “Statement”) is approved by the Board of Directors (the “Board”) and describes the levels and types of risks the Bank is prepared to assume in its business activities.

The Statement forms a cornerstone of the Bank’s risk management framework.

Risk Appetite is expressed via a set of qualitative and quantitative thresholds or limits in relation to various inherent risks including credit, market, operation, liquidity, interest rate, strategic, legal, compliance, technology and reputation risk. Tolerance ranges for the inherent risks are identified for the purpose of ensuring that the levels of risks taken on by the Bank are within the bounds of the Statement. Risk thresholds or tolerances are set to enable the monitoring of exposures compared with the stated risk appetite.

Business units and risk managers evaluate from time to time the skills, resources and technology required to manage the risks as well as the business performance in the context of the Statement and report any major issues to the Risk Management Committee.

The risk limits and qualitative measures for different types of risks are reviewed, monitored by the Risk Management Committee and reported to the Board periodically.

The Bank maintains a pro-active risk management strategy and prudent culture as a foundation for achieving its corporate mission and goals.