# **CEO Observations**

#### October 31, 2016

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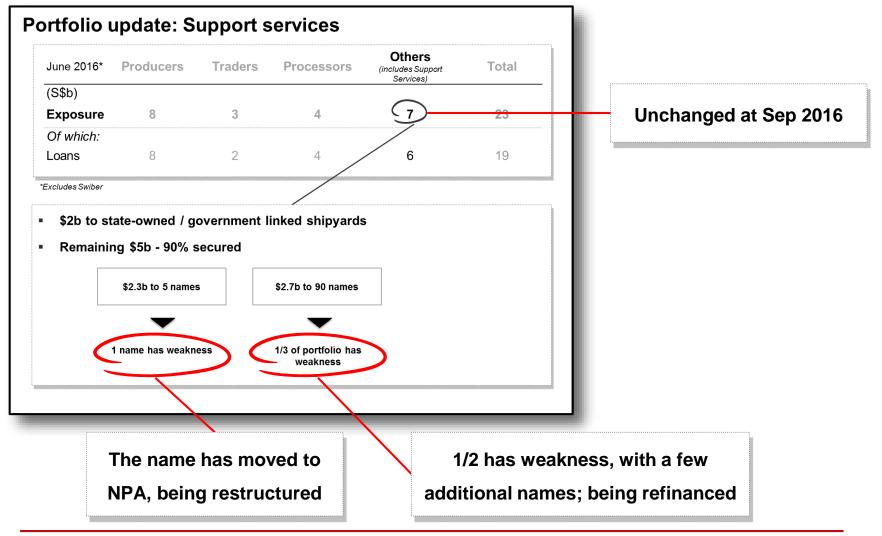
### **Resilient operating performance**

- Income: 8% yoy growth
- Expenses: 5% yoy reduction
- Profit before allowances: 19% yoy growth



### **Portfolio update: Support services**

#### 2Q16 results briefing in August





## Portfolio update: Oil and Gas

	Producers		Processors	<b>Others</b> (includes Support Services)	Total
(S\$b)					
Exposure	5	3	4	7	20
<i>Of which:</i> Loans	4	2	4	6	16

Jun 2016*	Producers	Traders	Processors	<b>Others</b> (includes Support Services)	Total
(S\$b)					
Exposure	8	3	4	7	23
<i>Of which:</i> Loans	8	2	4	6	19



### **Portfolio update: Other commodities**

Sep 2016	Producers	Traders	Combined
(S\$b)			
Exposure	5	9	14
Of which:			
Loans	5	7	12

Jun 2016	Producers	Traders	Combined
(S\$b)			
Exposure	4	11	15
Of which:			
Loans	4	8	13



### Outlook 2017

- Loan and non-interest income: mid-single digit growth
- Interest rates: short term uncertainty, should be alleviated by Fed hikes
- **Expenses:** target flat jaws
- **Cost of credit:** similar to this year's excluding Swiber



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