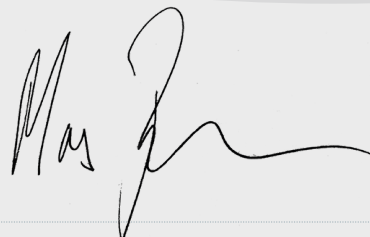
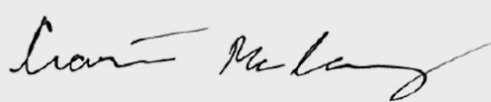




SINGAPORE'S MOST ATTRACTIVE EMPLOYERS

BANK OF AMERICA (MERRILL LYNCH)



Ciaran McCooley
Chairman of the Board

Mats Röjdmark
CEO

 TRUE



SCAN TO VERIFY

