

Pillar 3 Disclosures

(OCBC Group – As at 31 December 2025)

Introduction

In accordance with Pillar 3 disclosure requirements under Monetary Authority of Singapore (MAS) Notice 637 on Risk Based Capital Adequacy Requirements, Notice 651 on Liquidity Coverage Ratio Disclosure and Notice 653 on Net Stable Funding Ratio Disclosure for Banks incorporated in Singapore, relevant quantitative and qualitative disclosures have been included in the Stand-alone Pillar 3 Disclosures Report and this Annual Report under the Risk Management, Corporate Governance, Capital Management Chapters and the Notes to Financial Statements. The Pillar 3 disclosures are to enable market participants to better understand and compare capital adequacy and risk profiles across banks via improved consistency in public disclosures.

Scope of Consolidation

The consolidation basis used for regulatory capital computation is similar to that used for financial reporting except for Great Eastern Holdings Limited and its insurance subsidiaries, which are excluded from regulatory consolidation and are treated as investments in unconsolidated major stake companies that are financial institutions in accordance with MAS Notice 637's definition of an insurance subsidiary. The regulatory adjustments applied to these investments are in accordance with MAS Notice 637 paragraphs 6.1.5(p), 6.2.6(d) and 6.3.10(d).

The Stand-alone Pillar 3 Disclosures Report is located in the Capital and Regulatory Disclosures section of OCBC's website under Fourth Quarter and Full Year 2025 (<https://www.ocbc.com/group/investors/investor-information.page#Capital-and-regulatory-disclosures>).

Overview of Disclosures

To read the quantitative and qualitative Pillar 3 disclosures, please refer to this table:

Disclosure Requirement	Location of Disclosure
Overview of Risk Management and RWA	
Key Metrics	Pillar 3 Disclosures Report Section 4
Risk Management Approach	OCBC Annual Report 2025 <ul style="list-style-type: none"> – Risk Management Chapter – Corporate Governance Chapter – Capital Management Chapter
Overview of Risk Weighted Assets (RWA)	Pillar 3 Disclosures Report Section 12
Comparison of Modelled and Standardised RWA at Risk Level	Pillar 3 Disclosures Report Section 13.1
Comparison of Modelled and Standardised RWA for Credit Risk at Asset Class Level	Pillar 3 Disclosures Report Section 13.2
Linkages between Financial Statements and Regulatory Exposures	
Differences between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statement Categories with Regulatory Risk Categories	Pillar 3 Disclosures Report Section 7.1
Main Sources of Differences between Regulatory Exposure Amounts and Carrying Amounts in Financial Statements	Pillar 3 Disclosures Report Section 7.2
Qualitative Disclosure of Differences between Carrying Amounts in Financial Statements and Regulatory Exposure Amounts	Pillar 3 Disclosures Report Sections 3 and 7.1 OCBC Annual Report 2025 <ul style="list-style-type: none"> – Notes to Financial Statements, Fair Values of Financial Instruments: Valuation Governance Framework⁽¹⁾ and Fair Values – Notes to Financial Statements, Material accounting policy information: Critical Accounting Estimates and Judgements, Fair value estimation
Prudent Valuation Adjustments	Pillar 3 Disclosures Report Section 7.3

⁽¹⁾ Valuation Governance Framework does not apply to Great Eastern Holding Group of Companies and other non-bank entities with the exception of OCBC Securities Private Limited and PT OCBC Sekuritas.

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Disclosure Requirement	Location of Disclosure
Credit Risk	
General Qualitative Disclosures on Credit Risk	OCBC Annual Report 2025 – Risk Management Chapter, Credit Risk Management
Credit Quality of Assets	Pillar 3 Disclosures Report Section 9.1
Changes in Stock of Defaulted Loans and Debt Securities	Pillar 3 Disclosures Report Section 9.2
Additional Disclosures related to the Credit Quality of Assets	Pillar 3 Disclosures Report Sections 9.3, 9.4 and 9.5 OCBC Annual Report 2025 – Risk Management Chapter, Credit Risk Management: Remedial Management – Notes to Financial Statements, Material accounting policy information: Impairment of Assets – Notes to Financial Statements, Risk Management: Credit Risk
Qualitative Disclosures related to Credit Risk Mitigation (CRM) Techniques	OCBC Annual Report 2025 – Risk Management Chapter, Credit Risk Management: Credit Risk Mitigation – Risk Management Chapter, Credit Risk Management: Credit Portfolio Management – Notes to Financial Statements, Risk Management: Credit Risk, Collateral – Notes to Financial Statements, Offsetting Financial Assets and Financial Liabilities
Overview of CRM Techniques	Pillar 3 Disclosures Report Section 15.5
Qualitative Disclosures on the use of external credit ratings under the Standardised Approach (SA) Credit Risk (CR)	Pillar 3 Disclosures Report Section 11
(SA)(CR) – Credit Risk Exposure and CRM Effects	Pillar 3 Disclosures Report Section 15.1
(SA)(CR) – Exposures by Asset Classes and Risk Weights	Pillar 3 Disclosures Report Section 15.2
Qualitative Disclosures for Internal Ratings-Based Approach (IRBA) Models	Pillar 3 Disclosures Report Section 11 OCBC Annual Report 2025 – Risk Management Chapter, Credit Risk Management: Overview of Internal Rating Models – Risk Management Chapter, Credit Risk Management: Key Components of Internal Ratings-Based (IRB) Models
IRBA – Credit Risk Exposures by Portfolio and Probability of Default (PD) Range	Pillar 3 Disclosures Report Sections 15.3 and 15.4
IRBA – Effect on RWA of Credit Derivatives used as CRM	Pillar 3 Disclosures Report Section 15.6
IRBA – RWA Flow Statement for Credit Risk Exposures	Pillar 3 Disclosures Report Section 14
IRBA – Backtesting of PD per Portfolio	Pillar 3 Disclosures Report Section 16
IRBA – Specialised Lending under the Slotting Approach	Pillar 3 Disclosures Report Section 17

Disclosure Requirement	Location of Disclosure
Counterparty Credit Risk (CCR)	
Qualitative disclosures related to Counterparty Credit Risk (CCR)	OCBC Annual Report 2025 – Risk Management Chapter, Credit Risk Management: Counterparty Credit Risk Management – Risk Management Chapter, Credit Risk Management: Credit Risk Mitigation
Analysis of CCR Exposure by Approach	Pillar 3 Disclosures Report Section 18.1
Standardised Approach – CCR Exposures by Portfolio and Risk Weights	Pillar 3 Disclosures Report Section 18.3
IRBA – CCR Exposures by Portfolio and PD Range	Pillar 3 Disclosures Report Sections 18.4 and 18.5
Composition of Collateral for CCR Exposure	Pillar 3 Disclosures Report Section 18.6
Credit Derivative Exposures	Pillar 3 Disclosures Report Section 18.7
RWA Flow Statements under the CCR Internal Models Method	Pillar 3 Disclosures Report Section 2
Exposures to Central Counterparties	Pillar 3 Disclosures Report Section 18.2
Securitisation	
Qualitative disclosures related to securitisation exposures	OCBC Annual Report 2025 – Risk Management Chapter, Credit Risk Management: Securitisation Exposures
Securitisation Exposures in the Banking Book	Pillar 3 Disclosures Report Section 19.1
Securitisation Exposures in the Trading Book	Pillar 3 Disclosures Report Section 19.2
Securitisation Exposures in the Banking Book and associated Regulatory Capital Requirements – A Reporting Bank acting as Originator/Sponsor	Pillar 3 Disclosures Report Section 19.3
Securitisation Exposures in the Banking Book and associated Regulatory Capital Requirements – A Reporting Bank acting as Investor	Pillar 3 Disclosures Report Section 19.4
Market Risk	
Qualitative disclosures related to Market Risk	Pillar 3 Disclosures Report Section 11 OCBC Annual Report 2025 – Risk Management Chapter, Market Risk Management
Qualitative disclosures related to Internal Models Approach (IMA)	Pillar 3 Disclosures Report Section 20.1
Market Risk under Standardised Approach (SA(MR))	
Market Risk Exposures for Banks using the IMA	
Market Risk under the Simplified Standardised Approach (SSA(MR))	
Operational Risk	
General Qualitative Information on a Reporting Bank's Operational Risk Framework	Pillar 3 Disclosures Report Section 11 OCBC Annual Report 2025 – Risk Management Chapter, Operational Risk Management
Historical Losses	Pillar 3 Disclosures Report Section 21.1
Business Indicator and Subcomponents	Pillar 3 Disclosures Report Section 21.2
Minimum Required Operational Risk Capital	Pillar 3 Disclosures Report Section 21.3

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Disclosure Requirement	Location of Disclosure
Interest Rate Risk in the Banking Book (IRRBB)	
IRRBB Risk Management Objectives and Policies	OCBC Annual Report 2025 – Risk Management Chapter, Market Risk Management: Interest Rate Risk in the Banking Book (IRRBB) – Notes to Financial Statements, Risk Management: Market Risk and Liquidity Risk Management, Interest Rate Risk
Quantitative Information on IRRBB	Pillar 3 Disclosures Report Section 22
Remuneration	
Remuneration	OCBC Annual Report 2025 – Corporate Governance Chapter related to Remuneration
Composition of Capital	
Composition of Regulatory Capital	Pillar 3 Disclosures Report Section 6.2
Reconciliation of Regulatory Capital to Balance Sheet	Pillar 3 Disclosures Report Section 6.1
Main Features of Regulatory Capital Instruments	Pillar 3 Disclosures Report Section 6.3
Leverage Ratio	
Leverage Ratio Summary Comparison Table	Pillar 3 Disclosures Report Section 8.1
Leverage Ratio Common Disclosure Table	Pillar 3 Disclosures Report Section 8.2
Macroprudential Supervisory Measures	
Geographical Distribution of Credit Exposures used in the calculation of the Bank-specific Countercyclical Capital Buffer	Pillar 3 Disclosures Report Section 5.2
Disclosure of Global Systemically Important Bank (G-SIB) Indicators	Pillar 3 Disclosures Report Section 5.1
Asset Encumbrance	
Asset Encumbrance	Pillar 3 Disclosures Report Section 10
Credit Valuation Adjustment	
General Qualitative Disclosure requirements related to Credit Valuation Adjustment (CVA)	Pillar 3 Disclosures Report Section 11 OCBC Annual Report 2025 – Risk Management Chapter, Market Risk Management: Market Risk Weighted Assets
The Reduced Basic Approach for CVA (BA-CVA)	Pillar 3 Disclosures Report Section 20.2
The Full BA-CVA	
General Qualitative Disclosure for Reporting Bank using the Standardised Approach for CVA (SA-CVA)	Pillar 3 Disclosures Report Section 2
SA-CVA	
RWA Flow Statements under the CVA Risk Exposures under SA-CVA	
Liquidity Coverage Ratio	
Liquidity Coverage Ratio	Pillar 3 Disclosures Report Section 23
Net Stable Funding Ratio	
Net Stable Funding Ratio	Pillar 3 Disclosures Report Section 24
Others	
Attestation Statement	Pillar 3 Disclosures Report Sections 1 and 2
Overview of Disclosure Policy	Pillar 3 Disclosures Report Section 2