

# OCBC 89th Annual General Meeting

Management Presentation  
16 April 2026



OCBC Annual Report

# OCBC 2025 Financial Performance

Goh Chin Yee, Group Chief Financial Officer

Notes:

- Certain comparative figures have been restated to conform with the current period's presentation;
- Amounts less than S\$0.5m are shown as "0";
- "nm" denotes not meaningful;
- "na" denotes not applicable;
- Figures may not sum to stated totals because of rounding.



# Record 2025 pre-tax profit; complete capital return plan by financial year 2026

## Record income and Pre-tax Profit

Net Profit	<b>S\$7.42b</b>	-2%
Profit before Tax	<b>S\$9.12b</b>	+2%
Total Income	<b>S\$14.6b</b>	+1%

## Strong Balance Sheet and Resilient Asset Quality

Customer Loans	<b>S\$341b</b>	+9% constant currency terms
Customer Deposits	<b>S\$428b</b>	+10%
NPL Ratio	<b>0.9%</b>	unchanged

## Robust Capital and Shareholder Return

CET1 CAR (Fully phased-in)	<b>15.1%</b>	-0.2ppt
Total Dividend	<b>99 cents</b>	60% payout ratio

## Record income, well-managed expenses, lower credit costs

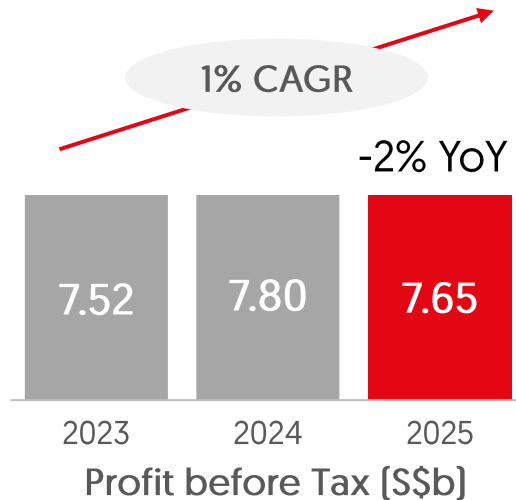
- NII down 6% in declining interest rate environment
- Broad-based Non-II growth more than compensated for lower NII
  - Record fee and trading income
  - WM fees and customer flow treasury income hit new highs
  - Higher insurance income
- CIR maintained around 40%
- Credit costs lower at 17bps
- ROE at 12.6%

# 2025 resilient results supported by well-balanced income streams

## Banking

Strong broad-based Non-Il growth largely mitigated lower NII

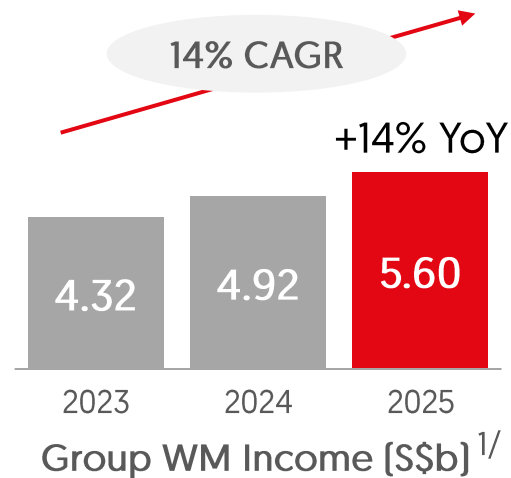
Benign credit costs



## Wealth

Double-digit growth in Banking AUM to new high at S\$343b

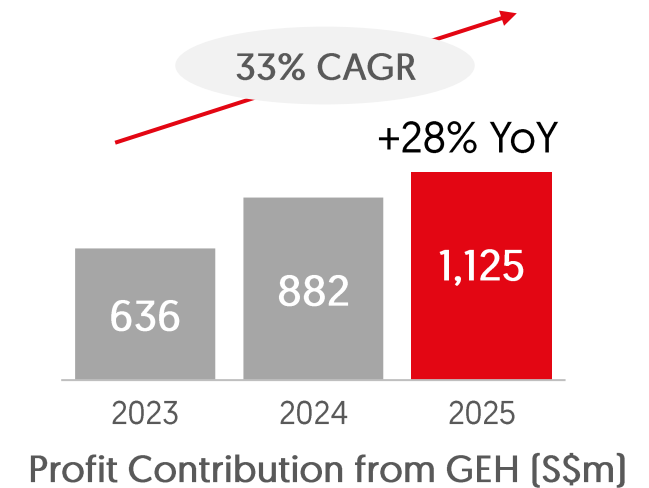
Net new money fresh funds of S\$27b, across all wealth segments



## Insurance

Second consecutive year of double-digit growth in profit contribution

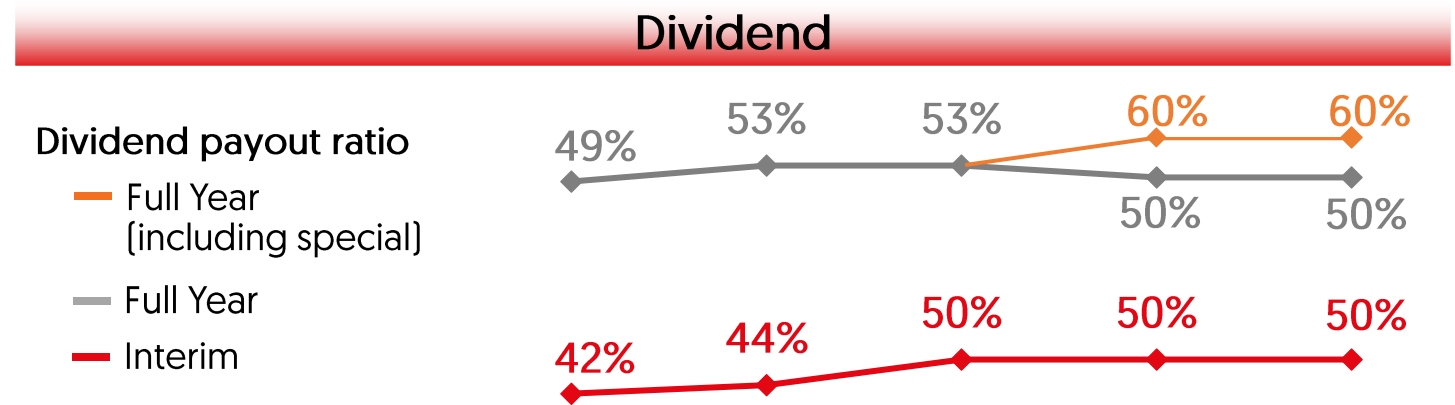
Robust underlying insurance business



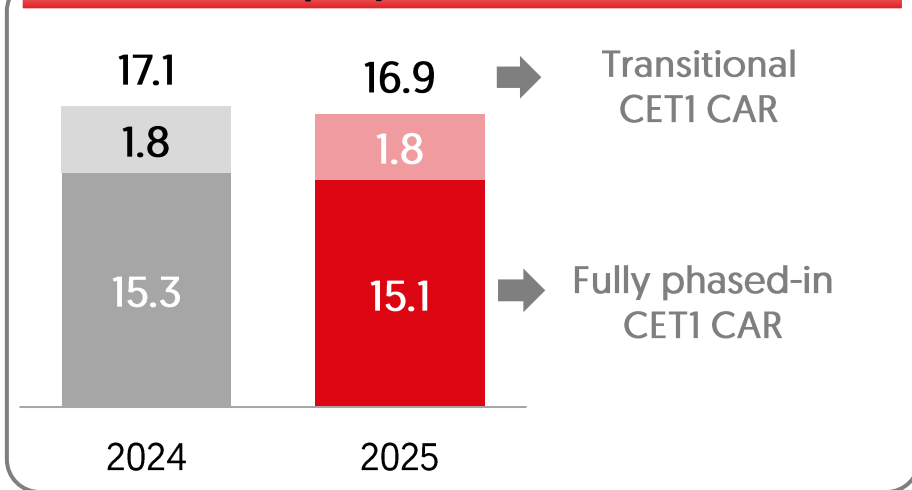
1/ Wealth Management (WM) income comprises the consolidated income from private banking, premier private client, premier banking insurance, asset management and stockbroking.

# Sustained strong capital position and shareholder returns

- Final ordinary dividend of 42 cents and special dividend of 16 cents for 2025
- 60% total dividend payout ratio, in line with capital return plan
- Target 14% fully phased-in CET1 CAR

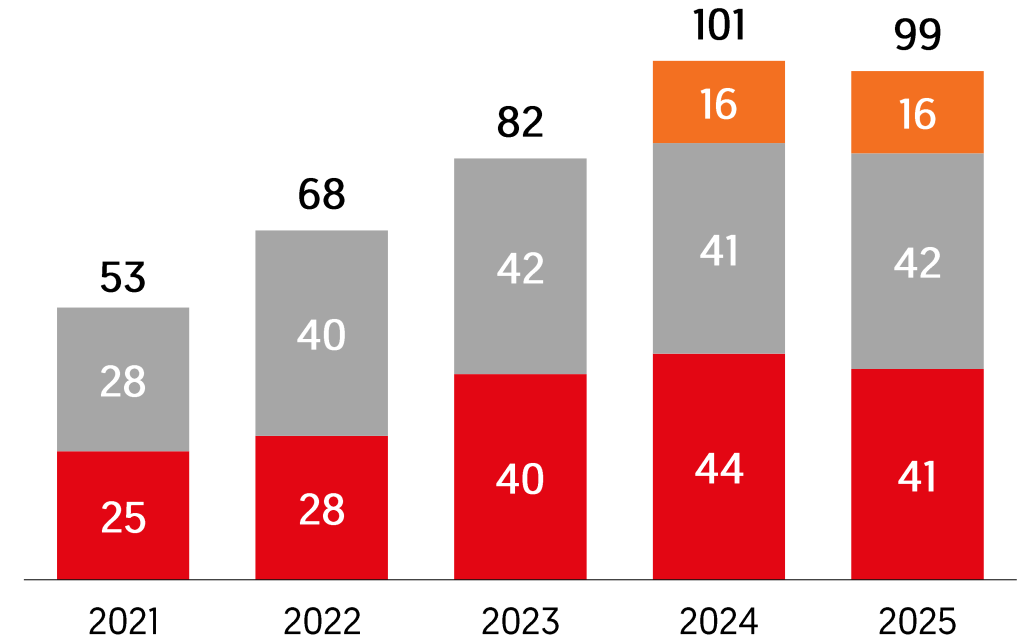


### Common Equity Tier 1 ("CET1") CAR [%]



### DPS [cents]

- Special dividend
- Final dividend
- Interim dividend



# Group Chief Executive Officer Key Messages

Tan Teck Long, Group Chief Executive Officer



# 2025 performance reflected strength and resiliency of our diversified franchise

- ❑ Record income despite the declining interest rate environment
- ❑ Expanded loans and deposits
- ❑ Record diversified non-interest income
  - All-time-high wealth fees and customer flow treasury income
  - Increased profit contribution from Great Eastern
- ❑ Strong asset quality, NPL ratio stable at 0.9%

# Looking ahead: Navigating Uncertainty, Driving Growth

- ❑ Near-term outlook remains uncertain amid Middle East tensions, elevated energy prices and persistent inflation
- ❑ Structurally, Asia remains a bright spot, supported by resilient domestic demand and regional trade flows
- ❑ Need to stay nimble to navigate the uncertainties and drive sustainable growth through focused and disciplined execution

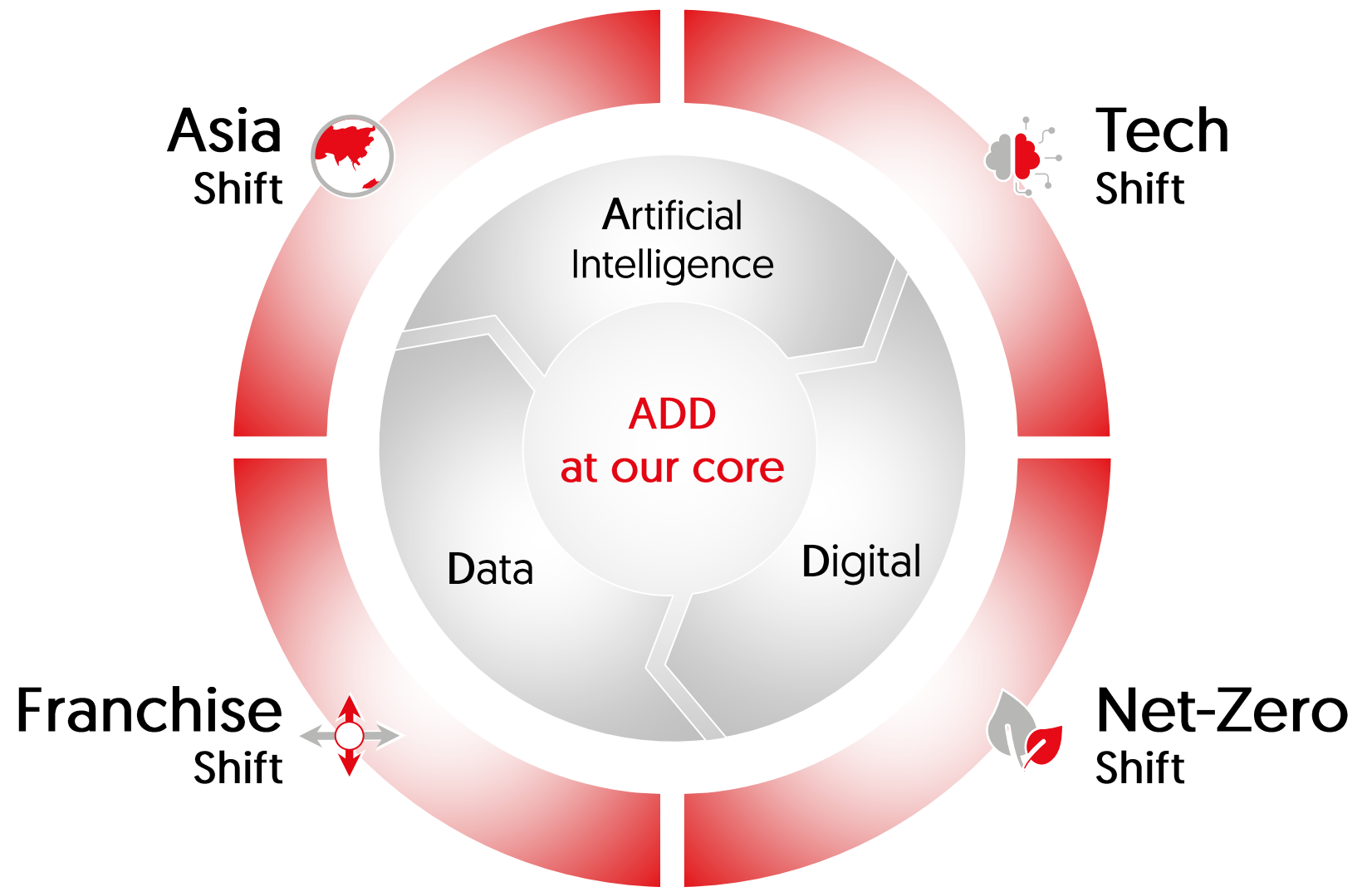
# Forging ahead into **The Next Frontier** of growth

Tan Teck Long, Group Chief Executive Officer



# Riding the Megatrends through **Four Strategic Shifts** to accelerate growth

- Heightened Geopolitical Tensions
- Shifting Demographics
- Rising Asian Wealth
- AI and Digitalisation
- Sustainability





# Asia Shift

## Tap rising Asia trade, investment and wealth flows

- ❑ Capture ASEAN–Greater China flows, leveraging OCBC’s regional network
  - “One-ASEAN” value proposition
  
- ❑ Capture rising Asian wealth flows through our SG-HK twin wealth hubs approach



# Tech Shift

## Embed customer centricity powered by ADD (AI, Digital, Data) and grow tech sectors

- Customer Centric ADD Strategy
  - Right Customer, Right Product, Right Time
- Intensify focus and coverage on technology, including digital infrastructure and tech supply chain

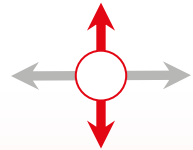


# Net-Zero Shift

## Continue to support green transitions

- Expand coverage of green sectors such as renewables and sectors transitioning to Net-Zero
- Deepen support for green transition of SMEs in core markets

## Deepen Core Market Franchise to capture long-term growth



# Franchise Shift

### Twin Hubs

 Singapore

 Hong Kong

- 1 Deliver Whole-of-Wealth value proposition across Banking, Wealth and Insurance
- 2 Lead in Silver proposition for the super-aged society
- 3 Grow affluent segment in Hong Kong
- 4 Scale up Global Markets in Hong Kong

### ASEAN Domestic Markets

 Malaysia

 Indonesia

- 1 Expand our affluent customer base by leveraging Great Eastern Malaysia ecosystem
- 2 Capture inbound investment flows and leverage special economic zone (e.g., Johor-Singapore Special Economic Zone)
- 3 Grow OCBC Private Bank in Indonesia

# Spotlight: Unleashing a **Whole-of-Wealth** proposition to serve an ageing population

Integrated Financial  
Services Group

Addressing the needs of seniors across the entire wealth continuum



## Making Daily Banking Simple and Senior-friendly

### OCBC SeniorCare

- Special rates for deposits
- OCBC CARE Ambassadors fluent in at least two dialects stationed at branches with high senior footfall

### Smart Text Resizing in OCBC app

- Advancing digital banking inclusivity

## Succession Planning and Wealth Transfer

### Business Owners

- Succession planning - Ensuring continuity and smooth leadership transition

### UHNWs

- Wealth preservation - Family Office Advisory to support family office setup and grow generational wealth sustainably
- Inter-generational wealth transfer - Succession and Estate Planning

## Providing Protection with Dependable Payouts

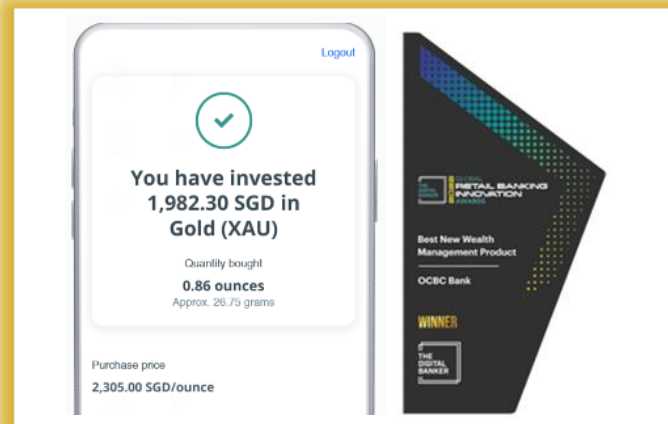
### GREAT Retire Income

- Monthly income during retirement years while offering insurance coverage

## Spotlight: Powering **Whole-of-Wealth** with a Group-wide Gold Proposition

### Affordability and Accessibility to Gold

Precious Metals Account: Invest in fractional gold, 24/7 on the OCBC Singapore app



### Physical Access to Gold

LionGlobal Singapore Physical Gold Fund is the 1<sup>st</sup> gold fund backed by physical gold vaulted in Singapore



### Combining Protection with Diversification in Gold

Great Eastern GreatLink Gold Fund is the 1<sup>st</sup> physical gold Investment-Linked Plan fund in Singapore



We are forging ahead into  
**The Next Frontier**  
of growth



# Thank you



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