



Pillar 3 Disclosures

30 September 2025

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1. INTRODUCTION

This document presents the information in accordance with Pillar 3 (“P3”) disclosure requirements under Monetary Authority of Singapore (“MAS”) Notice 637 on Risk Based Capital Adequacy Requirements for banks incorporated in the Republic of Singapore. These requirements specify reporting templates for most of the quantitative and qualitative disclosures to enable market participants to better compare the capital adequacy and risk profile across banks via improved consistency in public disclosure.

For purpose of the quarterly disclosure for OCBC Group (“Group”) as at 30 September 2025, explanations of the drivers behind significant differences between reporting periods for the respective sections are provided where appropriate. The disclosure on the RWA flow statements for the following are omitted as there is no exposure treated under these approaches:

- Counterparty Credit Risk (“CCR”) under the Internal Models Method (“IMM”)
- Market Risk exposures under the Internal Models Approach (“IMA”)

The figures in this document are reported in Singapore dollars rounded to the nearest million, unless otherwise stated.

2. KEY METRICS

The table below provides an overview of the Group's prudential regulatory metrics, as stipulated by MAS Notice 637.

		(a) Sep-25	(b) Jun-25	(c) Mar-25	(d) Dec-24	(e) Sep-24
Available Capital (S\$ million)						
1	CET1 Capital	40,446	40,740	41,813	40,388	39,001
2	Tier 1 Capital	42,184	42,477	43,550	42,124	40,736
3	Total Capital	46,631	46,876	48,071	46,619	45,036
Risk Weighted Assets (S\$ million)						
4	Total RWA	239,853	238,964	238,236	236,288	227,201
4a	Total RWA (pre-floor)	239,853	238,964	238,236	236,288	227,201
Risk-based Capital Ratios as a percentage of RWA (%)						
5	CET1 Ratio	16.9	17.0	17.6	17.1	17.2
5a	CET1 Ratio (pre-floor)	16.9	17.0	17.6	17.1	17.2
6	Tier 1 Ratio	17.6	17.8	18.3	17.8	17.9
6a	Tier 1 Ratio (pre-floor)	17.6	17.8	18.3	17.8	17.9
7	Total Capital Ratio	19.4	19.6	20.2	19.7	19.8
7a	Total Capital Ratio (pre-floor)	19.4	19.6	20.2	19.7	19.8
Additional CET1 buffer requirements as a percentage of RWA (%)						
8	Capital conservation buffer requirement	2.5	2.5	2.5	2.5	2.5
9	Countercyclical buffer requirement	0.3	0.3	0.3	0.3	0.4
10	G-SIB and/or D-SIB additional requirements	-	-	-	-	-
11	Total of Bank CET1 specific requirements ^{1/}	2.8	2.8	2.8	2.8	2.9
12	CET1 available after meeting the Reporting Bank's minimum capital requirements	9.4	9.6	10.2	9.7	9.8
Leverage Ratio (S\$ million)						
13	Total Leverage Ratio exposure measure	588,824	579,677	579,591	569,084	541,204
14	Leverage Ratio (%) ^{2/}	7.2	7.3	7.5	7.4	7.5
14a	Leverage Ratio (%) incorporating mean values for SFT assets	7.2	7.3	7.5	7.4	7.5
Liquidity Coverage Ratio (S\$ million) ^{3/}						
15	Total HQLA	98,298	96,246	92,303	90,862	90,611
16	Total NCO	69,771	70,730	69,907	64,919	64,347
17	LCR (%)	141	136	132	140	141
Net Stable Funding Ratio (S\$ million)						
18	Total ASF	334,152	328,280	329,108	319,286	306,618
19	Total RSF	292,385	289,981	289,401	282,578	268,759
20	NSFR (%)	114	113	114	113	114

^{1/} Sum of rows 8, 9 and 10

^{2/} Computed by row 2 / row 13

^{3/} Reported as simple averages of daily observations for the respective quarter

3. LEVERAGE RATIO

3.1 Leverage Ratio Summary Comparison Table

This table is to reconcile the total assets in the published financial statements to the leverage ratio exposure measure.

		Amount ^{1/}
Item		30 Sep 2025
1	Total consolidated assets as per published financial statements	647,812
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	(118,132)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustment for fiduciary assets recognised on the balance sheet in accordance with the Accounting Standards but excluded from the calculation of the leverage ratio exposure measure	-
5	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
6	Adjustments for eligible cash pooling arrangements	-
7	Adjustment for derivative transactions	16,185
8	Adjustment for SFTs	199
9	Adjustment for off-balance sheet items	53,567
10	Adjustments for prudent valuation adjustments and specific and general allowances which have reduced Tier 1 capital	(27)
11	Other adjustments	(10,780)
12	Leverage ratio exposure measure	588,824

^{1/} Computed using quarter-end balances

3.2 Leverage Ratio Common Disclosure Table

This table is to provide a detailed breakdown of the components of the leverage ratio denominator, as well as information on the actual leverage ratio, minimum requirements and buffers.

		Amount ^{1/}	
Item		30 Sep 2025	30 Jun 2025
Exposure measures of on-balance sheet items			
1	On-balance sheet items (excluding derivative transactions and SFTs, but including on-balance sheet collateral for derivative transactions or SFTs)	515,286	512,609
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets in accordance with the Accounting Standards	-	-
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions	-	-
4	Adjustment for collateral received under securities financing transactions that are recognised as assets	-	-
5	Specific and general allowances associated with on-balance sheet exposures that are deducted from Tier 1 capital	(3,863)	(3,999)
6	Asset amounts deducted in determining Tier 1 capital and regulatory adjustments	(10,807)	(10,537)
7	Total exposures measures of on-balance sheet items (excluding derivative transactions and SFTs)	500,616	498,073
Derivative exposure measures			
8	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins and net of bilateral netting)	6,348	7,114
9	Potential future exposure associated with all derivative transactions	20,796	17,457
10	CCP leg of trade exposures excluded in respect of derivative transactions cleared on behalf of clients	-	-
11	Adjusted effective notional amount of written credit derivatives	1,466	1,393
12	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-	-
13	Total derivative exposure measures	28,610	25,964

^{1/} Computed using quarter-end balances

3.2 Leverage Ratio Common Disclosure Table (continued)

		Amount ^{1/}	
	Item	30 Sep 2025	30 Jun 2025
SFT exposure measures			
14	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	6,808	7,929
15	Eligible netting of cash payables and cash receivables	-	-
16	SFT counterparty exposures	199	300
17	SFT exposure measures where the Reporting Bank acts as an agent in the SFTs	-	-
18	Total SFT exposure measures	7,007	8,229
Exposure measures of off-balance sheet items			
19	Off-balance sheet items at notional amount	241,123	229,030
20	Adjustments for calculation of exposure measures of off-balance sheet items	(187,556)	(180,883)
21	Specific and general allowances associated with off-balance sheet exposures deducted in determining Tier 1 capital	(976)	(736)
22	Total exposure measures of off-balance sheet items	52,591	47,411
Capital and Total exposures			
23	Tier 1 capital	42,184	42,477
24	Total exposures	588,824	579,677
Leverage Ratio			
25	Leverage ratio	7.2%	7.3%
26	National minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers	-	-
Disclosures of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	7,584	8,344
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	6,808	7,929
30	Total exposures incorporating values from row 28	589,600	580,092
31	Leverage ratio incorporating values from row 28	7.2%	7.3%

^{1/} Computed using quarter-end balances

4. OVERVIEW OF RWA

The table below provides an overview of the Group's total RWA, broken down by the approaches with which the RWA are computed, as stipulated by MAS Notice 637.

		(a)	(b)	(c)
		RWA		Minimal Capital Requirements ^{1/}
		Sep-25	Jun-25	Sep-25
1	Credit Risk (excluding CCR)	189,958	190,154	18,996
2	Of which: SA	28,729	29,184	2,873
3	Of which: F-IRBA	139,847	139,712	13,985
4	Of which: supervisory slotting approach	4,495	4,041	449
5	Of which: A-IRBA	16,887	17,217	1,689
6	CCR	5,336	4,933	534
7	Of which: SA-CCR	4,666	4,156	467
8	Of which: CCR internal models method	-	-	-
9	Of which: other CCR	472	575	47
10	Of which: CCP	198	202	20
11	CVA	3,765	3,546	376
12	Equity investments in funds – LTA	114	116	11
13	Equity investments in funds – MBA	501	506	50
14	Equity investments in funds – FBA	26	29	3
15	Equity investments in funds – partial use of an approach	42	39	4
16	Unsettled transactions	6	4	1
17	Securitisation exposures in the banking book	-	-	-
18	Of which: SEC-IRBA	-	-	-
19	Of which: SEC-ERBA	-	-	-
20	Of which: SEC-IAA	-	-	-
21	Of which: SEC-SA	-	-	-
22	Market risk (excluding CVA and capital charge for switch between trading book and banking book)	14,112	13,626	1,411
23	Of which: SA(MR)	14,112	13,626	1,411
24	Of which: SSA(MR)	-	-	-
25	Of which: IMA	-	-	-
26	Capital Charge for switch between trading book and banking book	-	-	-
27	Operational risk	14,336	14,337	1,434
28	Amounts below the thresholds for deduction (subject to 250% risk weight)	11,657	11,674	1,165
29	Output floor calibration (%)	55.0	55.0	
30	Floor adjustment	-	-	-
31	Total	239,853	238,964	23,985

^{1/} Minimum capital requirements are calculated at 10% of RWA

5. COMPARISON OF MODELLED AND STANDARDISED RWA AT RISK LEVEL

This table compares the RWA calculated using the Group's nominated approaches against the RWA calculated using only standardised approaches.

	(a) RWA for portfolios where the Reporting Bank uses modelled approaches	(b) RWA for portfolios where the Reporting Bank uses standardised approaches	(c) Total RWA (a + b)	(d) Total RWA calculated using only standardised approaches
1 Credit Risk (excluding CCR)	161,229	28,729	189,958	315,878
2 CCR	4,442	894	5,336	10,047
3 CVA	-	3,765	3,765	3,765
4 Securitisation exposures in the banking book	-	-	-	-
5 Market Risk	-	14,112	14,112	14,112
6 Operational Risk		14,336	14,336	14,336
7 Residual RWA ^{1/}		12,346	12,346	12,346
8 Total	165,671	74,182	239,853	370,484

^{1/} Includes Equity Investment in Funds, Unsettled Transactions, Capital Charge for switch between Trading and Banking Book and Amounts below the threshold for deduction

6. IRBA - RWA FLOW STATEMENT FOR CREDIT RISK EXPOSURES

This table provides an overview of the quarter-on-quarter movement of Credit RWA attributed to the key drivers. The increase in Credit RWA during September 2025 was primarily due to loan growth and foreign exchange movements.

	(a) RWA amounts
1 RWA as at 30 June 2025 ^{1/}	160,970
2 Asset size ^{2/}	1,030
3 Asset quality ^{3/}	(1,927)
4 Model updates	-
5 Methodology and policy	-
6 Acquisitions and disposals	-
7 Foreign exchange movements ^{4/}	1,156
8 Other	-
9 RWA as at 30 September 2025 ^{1/} (1 + 2 + 3 + 4 + 5 + 6 + 7 + 8)	161,229

^{1/} Refers to RWA of Credit Risk (excluding CCR) exposures under IRBA and Supervisory Slotting Approach

^{2/} Refers to organic changes in book size and composition excluding acquisitions and disposal of entities

^{3/} Refers to changes in the assessed quality of the bank's assets due to changes in borrower risk, residual maturity or similar effects

^{4/} Refers to changes driven by market movements such as foreign exchange movements

7. LIQUIDITY COVERAGE RATIO

The Group is subjected to the Liquidity Coverage Ratio (“LCR”) requirements under the MAS Notice 649. Starting from 1 January 2019, the Group is required to maintain daily all-currency and Singapore dollar (“SGD”) LCR of at least 100% on an ongoing basis.

LCR aims to ensure that the Group maintains an adequate level of unencumbered High Quality Liquid Assets (“HQLA”) that can be quickly and easily converted into cash to meet any liquidity needs for a 30-calendar day liquidity stress scenario.

The following quarterly disclosures are made pursuant to the MAS Notice 651 “Liquidity Coverage Ratio Disclosure”.

For 3Q25, the average SGD and all-currency LCRs for the Group were 307% and 141% respectively. Compared to 2Q25, the SGD LCR increased by 35 percentage points largely driven by a decrease in Net Cash Outflows (“NCO”) from higher inflow from net FX derivatives, and decreased outflows from wholesale funding. The all-currency LCR increased by 5 percentage points due to higher HQLA from increased government securities.

The Group continues to focus on acquiring stable deposits and on maintaining a mix of HQLA comprising mainly of Level 1 central bank reserves and liquid sovereign bonds. The Asset & Liability Management Desk in Global Markets manages the day-to-day liquidity needs of the Group and is subject to liquidity limits and triggers that serve as risk control on the Group’s liquidity exposure.

7.1 Average Group All Currency LCR

For the Quarter ended 30 September 2025

The data presented in the quantitative disclosure are simple averages of daily observations over the quarter. The number of data points in calculating the average figures is 92.

Group - All Currency (S\$ million)		Total Unweighted Value (Average)	Total Weighted Value (Average)
HQLA			
1	Total HQLA		98,298
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	203,139	16,962
3	Stable deposits	63,256	3,163
4	Less stable deposits	139,882	13,799
5	Unsecured wholesale funding, of which:	138,942	68,345
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	41,046	9,919
7	Non-operational deposits (all counterparties)	89,557	50,087
8	Unsecured debt	8,339	8,339
9	Secured wholesale funding		1,081
10	Additional requirements, of which:	58,242	16,910
11	Outflows related to derivative exposures and other collateral requirements	11,229	11,138
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	47,013	5,772
14	Other contractual funding obligations	1,614	1,614
15	Other contingent funding obligations	17,441	801
16	Total Cash Outflows		105,713
Cash Inflows			
17	Secured lending (e.g. reverse repos)	4,895	1,578
18	Inflows from fully performing exposures	40,715	24,117
19	Other cash inflows	10,336	10,248
20	Total Cash Inflows	55,946	35,942
Total Adjusted Value			
21	Total HQLA		98,298
22	Total NCO		69,771
23	LCR (%)		141

7.2 Average Group SGD LCR

For the Quarter ended 30 September 2025

The data presented in the quantitative disclosure are simple averages of daily observations over the quarter. The number of data points in calculating the average figures is 92.

Group - SGD (S\$ million)		Total Unweighted Value (Average)	Total Weighted Value (Average)
HQLA			
1	Total HQLA		39,931
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	116,459	8,960
3	Stable deposits	53,717	2,686
4	Less stable deposits	62,742	6,274
5	Unsecured wholesale funding, of which:	31,137	12,942
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,213	3,189
7	Non-operational deposits (all counterparties)	17,911	9,740
8	Unsecured debt	14	14
9	Secured wholesale funding		0
10	Additional requirements, of which:	28,397	14,495
11	Outflows related to derivative exposures and other collateral requirements	12,235	12,235
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	16,162	2,259
14	Other contractual funding obligations	916	916
15	Other contingent funding obligations	2,171	94
16	Total Cash Outflows		37,407
Cash Inflows			
17	Secured lending (e.g. reverse repos)	1,097	-
18	Inflows from fully performing exposures	6,199	3,772
19	Other cash inflows	20,357	20,314
20	Total Cash Inflows	27,652	24,086
Total Adjusted Value			
21	Total HQLA		39,931
22	Total NCO		13,325
23	LCR (%)		307

8. Abbreviations

These abbreviated terms are used in this document.

Abbreviation	Description
A-IRBA	Advanced Internal Ratings-Based Approach
ASF	Available Stable Funding
CCP	Central Counterparty
CCR	Counterparty Credit Risk
CET1	Common Equity Tier 1
CVA	Credit Valuation Adjustment
D-SIB	Domestic Systemically Important Bank
FBA	Fall Back Approach
F-IRBA	Foundation Internal Ratings-Based Approach
G-SIB	Global Systemically Important Bank
HQLA	High-Quality Liquid Assets
IMA	Internal Models Approach
LCR	Liquidity Coverage Ratio
LTA	Look Through Approach
MAS	Monetary Authority of Singapore
MBA	Mandate-Based Approach
NCO	Net Cash Outflow
NSFR	Net Stable Funding Ratio
RWA	Risk Weighted Assets
SA	Standardised Approach
SA-CCR	Standardised Approach for Counterparty Credit Risk
SA(MR)	Standardised Approach for Market Risk
SSA(MR)	Simplified Standardised Approach for Market Risk
SEC-ERBA	Securitisation External Ratings-Based Approach
SEC-IAA	Securitisation Internal Assessment Approach
SEC-IRBA	Securitisation Internal Ratings-Based Approach
SEC-SA	Securitisation Standardised Approach
SFT	Securities Financing Transaction