

Pillar 3 Disclosures

30 September 2026

Oversea-Chinese Banking Corporation Limited
Incorporated in the Republic of Singapore
Company Registration Number: 193200032W

For **now**,
and **beyond**

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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 2026, explanations of the drivers behind significant differences between reporting periods for the respective sections are provided where appropriate. The following disclosures are omitted from this document as there is no exposure treated under these methods or approaches:

- RWA Flow Statements under the Counterparty Credit Risk ("CCR") Internal Models Method
- Market Risk for Banks using the Internal Models Approach ("IMA")
- RWA Flow Statements of Credit Valuation Adjustment ("CVA") risk exposures under Standardised Approach ("SA-CVA")

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-26	(b) Jun-26	(c) Mar-26	(d) Dec-25	(e) Sep-25
	Available Capital (S$ million)					
1	CET1 Capital	41,872	42,326	43,317	41,938	40,446
2	Tier 1 Capital	44,358	44,064	45,055	43,676	42,184
3	Total Capital	49,504	49,321	50,239	48,184	46,631
	Risk Weighted Assets (S$ million)					
4	Total RWA	270,338	270,267	254,375	248,845	239,853
4a	Total RWA (pre-floor)	270,338	270,267	254,375	248,845	239,853
	Risk-based Capital Ratios as a percentage of RWA (%)					
5	CET1 Ratio	15.5	15.7	17.0	16.9	16.9
5a	CET1 Ratio (pre-floor)	15.5	15.7	17.0	16.9	16.9
6	Tier 1 Ratio	16.4	16.3	17.7	17.6	17.6
6a	Tier 1 Ratio (pre-floor)	16.4	16.3	17.7	17.6	17.6
7	Total Capital Ratio	18.3	18.2	19.7	19.4	19.4
7a	Total Capital Ratio (pre-floor)	18.3	18.2	19.7	19.4	19.4
	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	0.3
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	2.8
12	CET1 available after meeting the Reporting Bank's minimum capital requirements	8.3	8.2	9.7	9.4	9.4
	Leverage Ratio (S$ million)					
13	Total Leverage Ratio exposure measure	678,993	673,772	647,378	612,322	588,824
14	Leverage Ratio (%) [2/]	6.5	6.5	7.0	7.1	7.2
14a	Leverage Ratio (%) incorporating mean values for SFT assets	6.5	6.5	7.0	7.1	7.2
	Liquidity Coverage Ratio (S$ million) [3/]					
15	Total HQLA	106,838	105,555	108,680	103,003	98,298
16	Total NCO	82,000	80,455	78,775	72,739	69,771
17	LCR (%)	130	131	138	142	141
	Net Stable Funding Ratio (S$ million)					
18	Total ASF	368,027	359,940	351,536	343,425	334,152
19	Total RSF	332,424	328,959	311,970	301,023	292,385
20	NSFR (%)	111	109	113	114	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. The difference between total consolidated assets as reported in financial statements and leverage ratio exposure measure is mainly due to difference in consolidation basis used for financial reporting and MAS Notice 637 regulatory reporting.

		Amount [1/]
	Item	30 Sep 2026
1	Total consolidated assets as per published financial statements	731,689
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	(116,485)
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	12,403
8	Adjustment for SFTs	794
9	Adjustment for off-balance sheet items	62,220
10	Adjustments for prudent valuation adjustments and specific and general allowances which have reduced Tier 1 capital	(29)
11	Other adjustments	(11,599)
12	**Leverage ratio exposure measure**	**678,993**

[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.

The Group's leverage ratio remained stable quarter-on-quarter at 6.5%.

		Amount [1/]	
	Item	**30 Sep 2026**	**30 Jun 2026**
	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)	594,188	589,718
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	(4,363)	(4,344)
6	Asset amounts deducted in determining Tier 1 capital and regulatory adjustments	(11,628)	(11,503)
7	**Total exposures measures of on-balance sheet items (excluding derivative transactions and SFTs)**	**578,197**	**573,871**
	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)	7,088	8,842
9	Potential future exposure associated with all derivative transactions	19,954	20,564
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	1,394	1,317
12	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-	-
13	**Total derivative exposure measures**	**28,436**	**30,723**

[1/] Computed using quarter-end balances

3.2 Leverage Ratio Common Disclosure Table (continued)

	Item	Amount [1/] 30 Sep 2026	30 Jun 2026
	SFT exposure measures		
14	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	10,504	8,301
15	Eligible netting of cash payables and cash receivables	-	-
16	SFT counterparty exposures	459	200
17	SFT exposure measures where the Reporting Bank acts as an agent in the SFTs	-	-
18	**Total SFT exposure measures**	**10,963**	**8,501**
	Exposure measures of off-balance sheet items		
19	Off-balance sheet items at notional amount	255,338	272,785
20	Adjustments for calculation of exposure measures of off-balance sheet items	(193,118)	(211,278)
21	Specific and general allowances associated with off-balance sheet exposures deducted in determining Tier 1 capital	(823)	(830)
22	**Total exposure measures of off-balance sheet items**	**61,397**	**60,677**
	Capital and Total exposures		
23	**Tier 1 capital**	**44,358**	**44,064**
24	**Total exposures**	**678,993**	**673,772**
	Leverage Ratio		
25	**Leverage ratio**	**6.5%**	**6.5%**
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	9,490	7,910
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	10,504	8,301
30	**Total exposures incorporating values from row 28**	**677,979**	**673,381**
31	**Leverage ratio incorporating values from row 28**	**6.5%**	**6.5%**

[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-26	Jun-26	Sep-26
1	Credit Risk (excluding CCR)	219,212	216,578	21,921
2	Of which: SA	33,242	33,496	3,324
3	Of which: F-IRBA	167,000	163,235	16,700
4	Of which: supervisory slotting approach	1,265	2,181	126
5	Of which: A-IRBA	17,705	17,666	1,771
6	CCR	5,596	5,877	560
7	Of which: SA-CCR	4,581	5,022	458
8	Of which: CCR internal models method	-	-	-
9	Of which: other CCR	748	647	75
10	Of which: CCP	267	208	27
11	CVA	4,123	4,429	412
12	Equity investments in funds – LTA	94	116	9
13	Equity investments in funds – MBA	828	838	83
14	Equity investments in funds – FBA	28	29	3
15	Equity investments in funds – partial use of an approach	198	100	20
16	Unsettled transactions	5	6	1
17	Securitisation exposures in the banking book	404	413	41
18	Of which: SEC-IRBA	-	-	-
19	Of which: SEC-ERBA	396	405	40
20	Of which: SEC-IAA	-	-	-
21	Of which: SEC-SA	8	8	1
22	Market risk (excluding CVA and capital charge for switch between trading book and banking book)	12,504	14,504	1,250
23	Of which: SA(MR)	12,504	14,504	1,250
24	Of which: SSA(MR)	-	-	-
25	Of which: IMA	-	-	-
26	Capital Charge for switch between trading book and banking book	-	-	-
27	Operational risk	15,034	15,034	1,503
28	Amounts below the thresholds for deduction (subject to 250% risk weight)	12,312	12,343	1,231
29	Output floor calibration (%)	60.0	60.0	
30	Floor adjustment	-	-	-
31	**Total**	**270,338**	**270,267**	**27,034**

[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.

The difference in total RWA calculated between columns (c) and (d) was largely due to Credit RWA for corporate and retail portfolios under IRBA 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)	185,970	33,242	219,212	357,234
2	CCR	4,448	1,148	5,596	10,250
3	CVA	-	4,123	4,123	4,123
4	Securitisation exposures in the banking book [1/]	-	404	404	404
5	Market Risk	-	12,504	12,504	12,504
6	Operational Risk		15,034	15,034	15,034
7	Residual RWA [2/]		13,465	13,465	13,465
8	**Total**	**190,418**	**79,920**	**270,338**	**413,014**

[1/] Includes securitisation exposures in the banking book under SEC-ERBA and SEC-SA

[2/] 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 quarter-on-quarter increase was primarily attributable to corporate asset growth.

		(a) RWA amounts
1	**RWA as at 30 June 2026** [1/]	183,082
2	Asset size [2/]	4,120
3	Asset quality [3/]	30
4	Model updates	(183)
5	Methodology and policy	-
6	Acquisitions and disposals	-
7	Foreign exchange movements [4/]	(1,079)
8	Other	-
9	**RWA as at 30 September 2026** [1/] **(1 + 2 + 3 + 4 + 5 + 6 + 7 + 8)**	**185,970**

[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 required to comply with LCR requirements under the MAS Notice 649, maintaining all-currency and SGD LCR of at least 100% on a daily basis.

LCR aims to ensure that the Group maintains an adequate level of unencumbered 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 3Q26, the average all-currency and SGD LCRs for the Group were 130% and 211% respectively, well above regulatory requirements. Compared to 2Q26, the all-currency LCR decreased by 1 percentage point due to higher outflow from wholesale funding. The SGD LCR decreased from previous quarter's 231% largely driven by lower inflow from maturing derivative transactions.

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 2026

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		106,838
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	210,714	17,710
3	Stable deposits	64,404	3,220
4	Less stable deposits	146,311	14,490
5	Unsecured wholesale funding, of which:	163,998	83,880
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	46,637	11,328
7	Non-operational deposits (all counterparties)	107,680	62,871
8	Unsecured debt	9,681	9,681
9	Secured wholesale funding		2,828
10	Additional requirements, of which:	66,063	18,374
11	Outflows related to derivative exposures and other collateral requirements	11,685	11,608
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	54,378	6,766
14	Other contractual funding obligations	1,796	1,796
15	Other contingent funding obligations	25,179	1,472
16	**Total Cash Outflows**		126,061
Cash Inflows			
17	Secured lending (e.g. reverse repos)	7,931	3,090
18	Inflows from fully performing exposures	52,573	31,249
19	Other cash inflows	9,844	9,722
20	**Total Cash Inflows**	70,349	44,061
Total Adjusted Value			
21	**Total HQLA**		106,838
22	**Total NCO**		82,000
23	**LCR (%)**		130

7.2 Average Group SGD LCR

For the Quarter ended 30 September 2026

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		39,132
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	123,663	9,596
3	Stable deposits	55,409	2,770
4	Less stable deposits	68,254	6,825
5	Unsecured wholesale funding, of which:	30,772	12,943
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	12,491	3,004
7	Non-operational deposits (all counterparties)	18,277	9,935
8	Unsecured debt	5	5
9	Secured wholesale funding		153
10	Additional requirements, of which:	30,170	14,551
11	Outflows related to derivative exposures and other collateral requirements	12,203	12,203
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	17,967	2,348
14	Other contractual funding obligations	1,072	1,072
15	Other contingent funding obligations	2,661	180
16	**Total Cash Outflows**		38,495
Cash Inflows			
17	Secured lending (e.g. reverse repos)	1,659	3
18	Inflows from fully performing exposures	7,242	4,158
19	Other cash inflows	15,731	15,658
20	**Total Cash Inflows**	24,632	19,818
Total Adjusted Value			
21	**Total HQLA**		39,132
22	**Total NCO**		18,677
23	**LCR (%)**		211

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
RSF	Required Stable Funding
RWA	Risk Weighted Assets
SA	Standardised Approach for Credit Risk
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
SGD	Singapore Dollars