



Pillar 3 Disclosures

31 March 2026

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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 31 March 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 method 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.

The Group's CET1 ratio increased quarter-on-quarter by 0.1% to 17.0% mainly due to profit accretion offset by higher total RWA.

		(a)	(b)	(c)	(d)	(e)
		Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
Available Capital (\$ million)						
1	CET1 Capital	43,317	41,938	40,446	40,740	41,813
2	Tier 1 Capital	45,055	43,676	42,184	42,477	43,550
3	Total Capital	50,239	48,184	46,631	46,876	48,071
Risk Weighted Assets (\$ million)						
4	Total RWA	254,375	248,845	239,853	238,964	238,236
4a	Total RWA (pre-floor)	254,375	248,845	239,853	238,964	238,236
Risk-based Capital Ratios as a percentage of RWA (%)						
5	CET1 Ratio	17.0	16.9	16.9	17.0	17.6
5a	CET1 Ratio (pre-floor)	17.0	16.9	16.9	17.0	17.6
6	Tier 1 Ratio	17.7	17.6	17.6	17.8	18.3
6a	Tier 1 Ratio (pre-floor)	17.7	17.6	17.6	17.8	18.3
7	Total Capital Ratio	19.7	19.4	19.4	19.6	20.2
7a	Total Capital Ratio (pre-floor)	19.7	19.4	19.4	19.6	20.2
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	9.7	9.4	9.4	9.6	10.2
Leverage Ratio (\$ million)						
13	Total Leverage Ratio exposure measure	647,378	612,322	588,824	579,677	579,591
14	Leverage Ratio (%) ^{2/}	7.0	7.1	7.2	7.3	7.5
14a	Leverage Ratio (%) incorporating mean values for SFT assets	7.0	7.1	7.2	7.3	7.5
Liquidity Coverage Ratio (\$ million) ^{3/}						
15	Total HQLA	108,680	103,003	98,298	96,246	92,303
16	Total NCO	78,775	72,739	69,771	70,730	69,907
17	LCR (%)	138	142	141	136	132
Net Stable Funding Ratio (\$ million)						
18	Total ASF	351,536	343,425	334,152	328,280	329,108
19	Total RSF	311,970	301,023	292,385	289,981	289,401
20	NSFR (%)	113	114	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. 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		31 Mar 2026
1	Total consolidated assets as per published financial statements	703,124
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	(116,954)
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	13,090
8	Adjustment for SFTs	340
9	Adjustment for off-balance sheet items	58,920
10	Adjustments for prudent valuation adjustments and specific and general allowances which have reduced Tier 1 capital	(33)
11	Other adjustments	(11,109)
12	Leverage ratio exposure measure	647,378

^{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 decreased quarter-on-quarter by 0.1% to 7.0% mainly due to higher asset base.

Item	Amount ^{1/}		
	31 Mar 2026	31 Dec 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)	567,300	540,589
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	(4,315)	(4,118)
6	Asset amounts deducted in determining Tier 1 capital and regulatory adjustments	(11,142)	(10,885)
7	Total exposures measures of on-balance sheet items (excluding derivative transactions and SFTs)	551,843	525,586
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)	8,489	6,771
9	Potential future exposure associated with all derivative transactions	19,304	19,008
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	1,327	899
12	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-	-
13	Total derivative exposure measures	29,120	26,678

^{1/} Computed using quarter-end balances

3.2 Leverage Ratio Common Disclosure Table (continued)

Item	Amount ^{1/}		
	31 Mar 2026	31 Dec 2025	
SFT exposure measures			
14	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	8,055	6,878
15	Eligible netting of cash payables and cash receivables	-	-
16	SFT counterparty exposures	277	253
17	SFT exposure measures where the Reporting Bank acts as an agent in the SFTs	-	-
18	Total SFT exposure measures	8,332	7,131
Exposure measures of off-balance sheet items			
19	Off-balance sheet items at notional amount	262,119	248,081
20	Adjustments for calculation of exposure measures of off-balance sheet items	(203,199)	(194,291)
21	Specific and general allowances associated with off-balance sheet exposures deducted in determining Tier 1 capital	(837)	(863)
22	Total exposure measures of off-balance sheet items	58,083	52,927
Capital and Total exposures			
23	Tier 1 capital	45,055	43,676
24	Total exposures	647,378	612,322
Leverage Ratio			
25	Leverage ratio	7.0%	7.1%
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	7,173	6,781
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	8,055	6,878
30	Total exposures incorporating values from row 28	646,496	612,225
31	Leverage ratio incorporating values from row 28	7.0%	7.1%

^{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.

The increase in total RWA during the quarter was primarily due to Credit RWA under F-IRBA and A-IRBA partially offset by reduction in Credit RWA of securitisation exposures in the banking book.

		(a)	(b)	(c)
		RWA		Minimal Capital Requirements ^{1/}
		Mar-26	Dec-25	Mar-26
1	Credit Risk (excluding CCR)	204,677	197,947	20,468
2	Of which: SA	31,594	30,822	3,159
3	Of which: F-IRBA	151,019	146,178	15,102
4	Of which: supervisory slotting approach	4,100	4,135	410
5	Of which: A-IRBA	17,964	16,812	1,797
6	CCR	5,400	4,756	540
7	Of which: SA-CCR	4,561	4,085	456
8	Of which: CCR internal models method	-	-	-
9	Of which: other CCR	657	480	66
10	Of which: CCP	182	191	18
11	CVA	3,837	3,649	384
12	Equity investments in funds – LTA	105	90	11
13	Equity investments in funds – MBA	744	707	74
14	Equity investments in funds – FBA	28	27	3
15	Equity investments in funds – partial use of an approach	-	-	-
16	Unsettled transactions	8	24	1
17	Securitisation exposures in the banking book ^{2/}	302	993	30
18	Of which: SEC-IRBA	-	-	-
19	Of which: SEC-ERBA	294	300	29
20	Of which: SEC-IAA	-	-	-
21	Of which: SEC-SA	8	-	1
22	Market risk (excluding CVA and capital charge for switch between trading book and banking book)	11,749	13,553	1,175
23	Of which: SA(MR)	11,749	13,553	1,175
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	15,040	1,503
28	Amounts below the thresholds for deduction (subject to 250% risk weight)	12,491	12,059	1,249
29	Output floor calibration (%)	60.0	55.0	
30	Floor adjustment	-	-	-
31	Total	254,375	248,845	25,438

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

^{2/} Includes securitisation exposures in the banking book which are subject to a 1250% risk weight

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)	173,083	31,594	204,677	337,438
2 CCR	4,482	918	5,400	10,244
3 CVA	-	3,837	3,837	3,837
4 Securitisation exposures in the banking book ^{1/}	-	302	302	302
5 Market Risk	-	11,749	11,749	11,749
6 Operational Risk		15,034	15,034	15,034
7 Residual RWA ^{2/}		13,376	13,376	13,376
8 Total	177,565	76,810	254,375	391,980

^{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 under IRBA and supervisory slotting approaches (excluding CCR) attributed to the key drivers. The quarter-on-quarter increase was primarily attributable to corporate and bank asset growth.

	(a) RWA amounts
1 RWA as at 31 December 2025 ^{1/}	167,125
2 Asset size ^{2/}	8,043
3 Asset quality ^{3/}	(2,660)
4 Model updates	358
5 Methodology and policy	-
6 Acquisitions and disposals	-
7 Foreign exchange movements ^{4/}	217
8 Other	-
9 RWA as at 31 March 2026 ^{1/} (1 + 2 + 3 + 4 + 5 + 6 + 7 + 8)	173,083

^{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 1Q26, the average SGD and all-currency LCRs for the Group were 333% and 138% respectively. Compared to 4Q25, the SGD LCR increased by 10 percentage points largely driven by higher HQLA from increased central bank placements. The all-currency LCR decreased by 4 percentage points due to higher outflow from unsecured wholesale funding.

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 31 March 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 90.

Group - All Currency (S\$ million)		Total Unweighted Value (Average)	Total Weighted Value (Average)
HQLA			
1	Total HQLA		108,680
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	209,717	17,596
3	Stable deposits	64,000	3,200
4	Less stable deposits	145,716	14,396
5	Unsecured wholesale funding, of which:	154,163	78,389
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	43,684	10,570
7	Non-operational deposits (all counterparties)	100,784	58,124
8	Unsecured debt	9,696	9,696
9	Secured wholesale funding		1,226
10	Additional requirements, of which:	60,958	18,552
11	Outflows related to derivative exposures and other collateral requirements	12,537	12,416
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	48,421	6,136
14	Other contractual funding obligations	2,011	2,011
15	Other contingent funding obligations	19,748	1,170
16	Total Cash Outflows		118,945
Cash Inflows			
17	Secured lending (e.g. reverse repos)	6,009	2,041
18	Inflows from fully performing exposures	45,426	26,638
19	Other cash inflows	11,592	11,490
20	Total Cash Inflows	63,027	40,170
Total Adjusted Value			
21	Total HQLA		108,680
22	Total NCO		78,775
23	LCR (%)		138

7.2 Average Group SGD LCR

For the Quarter ended 31 March 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 90.

Group - SGD (S\$ million)	Total Unweighted Value (Average)	Total Weighted Value (Average)
HQLA		
1 Total HQLA		41,560
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	122,456	9,503
3 Stable deposits	54,851	2,743
4 Less stable deposits	67,605	6,761
5 Unsecured wholesale funding, of which:	31,526	12,751
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,446	3,245
7 Non-operational deposits (all counterparties)	18,059	9,485
8 Unsecured debt	21	21
9 Secured wholesale funding		-
10 Additional requirements, of which:	25,899	12,286
11 Outflows related to derivative exposures and other collateral requirements	10,104	10,104
12 Outflows related to loss of funding on debt products	-	-
13 Credit and liquidity facilities	15,796	2,183
14 Other contractual funding obligations	1,281	1,281
15 Other contingent funding obligations	2,377	162
16 Total Cash Outflows		35,984
Cash Inflows		
17 Secured lending (e.g. reverse repos)	727	-
18 Inflows from fully performing exposures	6,856	3,898
19 Other cash inflows	19,109	19,072
20 Total Cash Inflows	26,692	22,970
Total Adjusted Value		
21 Total HQLA		41,560
22 Total NCO		13,075
23 LCR (%)		333

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
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