

OCBC: Historical Financial Highlights

	2022	2021	2020	2019	2018	2017 ^{1/}	2016	2015	2014	2013
<u>Income Statement (\$S million)</u>										
Total Income	11,675	10,596	10,139	10,871	9,701	9,528	8,489	8,722	8,340	6,621
Operating Expenses	5,026	4,764	4,439	4,644	4,214	4,043	3,788	3,664	3,258	2,784
Operating Profit before Allowances and Amortisation	6,649	5,832	5,700	6,227	5,487	5,485	4,701	5,058	5,082	3,837
Allowances for Loans and Other Assets	584	873	2,043	890	288	671	726	488	357	266
Net Profit Attributable to Equity Holders of the Bank	5,748	4,858	3,586	4,869	4,492	4,045	3,473	3,903	3,842	2,768
<u>Excluding non-core gains (\$S million)</u>										
Total Core Income	11,675	10,596	10,139	10,871	9,701	9,528	8,489	8,722	7,949	6,621
Core Operating Profit before Allowances and Amortisation	6,649	5,832	5,700	6,227	5,487	5,485	4,701	5,058	4,691	3,837
Core Net Profit Attributable to Equity Holders of the Bank	5,748	4,858	3,586	4,960	4,492	4,045	3,473	3,903	3,451	2,768
<u>Balance Sheet (\$S million)</u>										
Total Assets	559,956	542,187	521,395	491,691	467,543	452,693	409,884	390,190	401,226	338,448
Assets Excluding Life Insurance Fund Investment Securities and Other Assets	461,961	442,091	424,327	404,353	390,676	378,766	347,911	333,207	343,940	285,043
Net Loans to Customers ^{2/}	291,467	286,281	263,538	262,348	255,502	234,668	217,295	208,218	207,535	167,854
Deposits of Non-Bank Customers	350,081	342,395	314,907	302,851	295,412	283,642	261,486	246,277	245,519	195,974
Ordinary Equity	51,387	51,463	48,422	45,662	40,637	37,528	35,507	33,053	29,701	23,720
Equity Attributable to Equity Holders of the Bank	53,087	52,663	49,622	47,162	42,137	39,028	37,007	34,553	31,097	25,115
<u>Ratios (%)</u>										
Cost-to-Income	43.0	45.0	43.8	42.7	43.4	42.4	44.6	42.0	39.1	42.0
Cost-to-Income-excluding non-core gains	43.0	45.0	43.8	42.7	43.4	42.4	44.6	42.0	41.0	42.0
Loans-to-Deposits	83.3	83.6	83.7	86.5	86.4	82.5	82.9	84.5	84.5	85.7
Non-performing Loans Ratio	1.2	1.5	1.5	1.5	1.5	1.5	1.3	0.9	0.6	0.7
Return on Equity (ROE)	11.1	9.6	7.6	11.2	11.5	11.0	10.0	12.3	14.8	11.6
Core ROE	11.1	9.6	7.6	11.4	11.5	11.0	10.0	12.3	13.2	11.6
Core Return on Assets ^{3/}	1.25	1.13	0.85	1.26	1.17	1.11	1.03	1.14	1.11	1.05
<u>Per Ordinary Share (\$S) ^{4/}</u>										
Basic Earnings	1.27	1.07	0.80	1.12	1.06	0.95	0.82	0.95	1.03	0.76
Basic Core Earnings	1.27	1.07	0.80	1.14	1.06	0.95	0.82	0.95	0.92	0.76
Dividend (cents) ^{5/}	68.0	53.0	31.8	53.0	43.0	37.0	36.0	36.0	36.0	34.0
Net Asset Value	11.43	11.46	10.82	10.38	9.56	8.96	8.49	8.03	7.46	6.99

^{1/} 2017 figures were restated with the adoption of Singapore Financial Reporting Standards (International).

^{2/} Comparatives from 2016 to 2019 have been reclassified to conform with current year's presentation.

^{3/} The computation of return on assets excludes life insurance fund investment securities and other assets.

^{4/} Figures prior to 2014 were adjusted for the effects of the 1-for-8 rights issue, effected on 26 September 2014.

^{5/} In July 2020, the MAS called on locally-incorporated banks headquartered in Singapore to cap total dividends per share for FY20 at 60% of that for FY19. This aims to bolster the banks' resilience and capacity to support lending to customers while also meeting the needs of shareholders. In July 2021, the dividend cap was lifted for the FY21 dividend.