

OCBC: Historical Financial Highlights

	2025	2024	2023	2022 ^{1/}	2021	2020	2019	2018	2017 ^{2/}	2016
<u>Income Statement (\$ million)</u>										
Total Income	14,614	14,473	13,507	11,286	10,596	10,139	10,871	9,701	9,528	8,489
Operating Expenses	5,882	5,742	5,223	4,838	4,764	4,439	4,644	4,214	4,043	3,788
Operating Profit before Allowances and Amortisation	8,732	8,731	8,284	6,448	5,832	5,700	6,227	5,487	5,485	4,701
Allowances for Loans and Other Assets	665	690	733	584	873	2,043	890	288	671	726
Net Profit Attributable to Equity Holders of the Bank	7,422	7,587	7,021	5,526	4,858	3,586	4,869	4,492	4,045	3,473
<u>Excluding non-core gains (\$ million)</u>										
Total Core Income	14,614	14,473	13,507	11,286	10,596	10,139	10,871	9,701	9,528	8,489
Core Operating Profit before Allowances and Amortisation	8,732	8,731	8,284	6,448	5,832	5,700	6,227	5,487	5,485	4,701
Core Net Profit Attributable to Equity Holders of the Bank	7,422	7,587	7,021	5,526	4,858	3,586	4,960	4,492	4,045	3,473
<u>Balance Sheet (\$ million)</u>										
Total Assets	675,688	625,050	581,424	556,924	542,187	521,395	491,691	467,543	452,693	409,884
Assets Excluding Investment Securities and Other Assets for Life Insurance Funds	566,079	522,759	483,907	461,927	442,091	424,327	404,353	390,676	378,766	347,911
Net Loans to Customers ^{3/}	336,692	315,096	292,754	291,467	286,281	263,538	262,348	255,502	234,668	217,295
Deposits of Non-Bank Customers	428,286	390,687	363,770	350,081	342,395	314,907	302,851	295,412	283,642	261,486
Ordinary Equity	60,070	57,616	52,920	49,417	51,463	48,422	45,662	40,637	37,528	35,507
Equity Attributable to Equity Holders of the Bank	61,768	59,316	54,170	51,117	52,663	49,622	47,162	42,137	39,028	37,007
<u>Ratios (%)</u>										
Cost-to-Income	40.2	39.7	38.7	42.9	45.0	43.8	42.7	43.4	42.4	44.6
Cost-to-Income excluding non-core gains	40.2	39.7	38.7	42.9	45.0	43.8	42.7	43.4	42.4	44.6
Loans-to-Deposits	78.6	80.7	80.5	83.3	83.6	83.7	86.5	86.4	82.5	82.9
Non-performing Loan Ratio	0.9	0.9	1.0	1.2	1.5	1.5	1.5	1.5	1.5	1.3
Return on Equity (ROE)	12.6	13.7	13.7	11.1	9.6	7.6	11.2	11.5	11.0	10.0
Core ROE	12.6	13.7	13.7	11.1	9.6	7.6	11.4	11.5	11.0	10.0
Core Return on Assets ^{4/}	1.37	1.53	1.46	1.21	1.13	0.85	1.26	1.17	1.11	1.03
<u>Per Ordinary Share (\$)</u>										
Basic Earnings	1.63	1.67	1.55	1.22	1.07	0.80	1.12	1.06	0.95	0.82
Basic Core Earnings	1.63	1.67	1.55	1.22	1.07	0.80	1.14	1.06	0.95	0.82
Dividend (cents) ^{5/}	99.0	101.0	82.0	68.0	53.0	31.8	53.0	43.0	37.0	36.0
Net Asset Value	13.38	12.80	11.77	10.99	11.46	10.82	10.38	9.56	8.96	8.49

^{1/} In 2023, figures for 2022 were restated with the adoption of Singapore Financial Reporting Standards (International) 17.

^{2/} In 2018, figures for 2017 were restated with the adoption of Singapore Financial Reporting Standards (International) and GEH accounting policy change.

^{3/} In 2020, comparatives from 2016 to 2019 were reclassified to conform with the change in presentation.

^{4/} The computation of return on assets excludes investment securities and other assets for life insurance funds.

^{5/} In July 2020, the MAS called on locally-incorporated banks headquartered in Singapore to cap total dividends per share for 2020 at 60% of that for 2019. 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 2021 dividend.