Not for release or distribution, directly or indirectly, in or into the United States or any other jurisdiction where to do so would be unlawful, or to any U.S. person (as defined below).

MiFID II professionals/ECPs-only – Manufacturer target market (MiFID II product governance) is eligible counterparties and professional clients only (all distribution channels).

OVERSEA-CHINESE BANKING CORPORATION LIMITED

(Incorporated in Singapore)
(Company Registration No. 193200032W)

OCBC PRICED U.S.$750,000,000 4.630 PER CENT. COVERED BONDS DUE 2029

Oversea-Chinese Banking Corporation Limited ("**OCBC**") has priced U.S.$750,000,000 in aggregate principal amount of 4.630 per cent. covered bonds due 2029 ("**Covered Bonds**") under its US$10 billion Global Covered Bond Programme ("**Programme**"). The net proceeds from the issue of the Covered Bonds will be used for the general corporate purposes of OCBC.

The Covered Bonds will bear interest at 4.630 per cent. per annum payable semi-annually in arrear. The Covered Bonds are expected to be rated Aaa by Moody's Investors Services Limited and AAA by Fitch Ratings Ltd., and will be guaranteed as to payments of interest and principal by Red Sail Pte. Ltd. ("**Red Sail**"). The guarantee (the "**Covered Bond Guarantee**") will be secured by a portfolio of assets purchased by Red Sail from OCBC. The Covered Bonds are expected to be issued on 11 September 2026.

Bank of Montreal, London Branch, Crédit Agricole Corporate and Investment Bank, Singapore Branch, ING Bank N.V., Singapore Branch, Oversea-Chinese Banking Corporation Limited, Standard Chartered Bank (Singapore) Limited and UBS AG Singapore Branch acted as the joint lead managers for this issue.

An application will be made for the listing of the Covered Bonds on the Singapore Exchange Securities Trading Limited ("**SGX-ST**") and the Covered Bonds are expected to be listed on the SGX-ST on 14 September 2026. The SGX-ST assumes no responsibility for the correctness of any of the statements made or opinions or reports contained herein. Admission of the Covered Bonds to the Official List of the SGX-ST is not to be taken as an indication of the merits of OCBC, the Programme or the Covered Bonds.

Issued by
OVERSEA-CHINESE BANKING CORPORATION LIMITED

4 September 2026

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The Covered Bonds may not be offered or sold in the United States or to, or for the account or benefit of, U.S. persons (as

such term is defined in Regulation S under the Securities Act) except pursuant to an exemption from the registration requirements of the Securities Act. There will be no public offer of securities in the United States.

This announcement does not constitute an offer to sell, or a solicitation of an offer to buy, any security and shall not constitute an offer, solicitation or sale in any jurisdiction in which such offer, solicitation or sale would be unlawful.