



Group Chief Executive Officer Key Messages

Helen Wong, Group Chief Executive Officer
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OCBC Financial Results

Winning as **One Group**

OCBC Singapore

OCBC Malaysia

OCBC Indonesia

OCBC China

OCBC Hong Kong

OCBC Al-Amin

Bank of Singapore

Great Eastern

OCBC Macau

OCBC Securities

Lion Global Investors

1H25 performance

- ❑ Diversified earnings cushioned impact from lower interest rate environment
 - Strong growth in Group wealth management fees
 - Improved customer flow treasury income
 - Higher profit contribution from Great Eastern
- ❑ Expenses well controlled, cost-to-income ratio below 40%
- ❑ NPL ratio unchanged at 0.9%; coverage ratio at 156%
- ❑ Interim dividend of 41 cents for 1H25, dividend payout ratio at 50%



Focused on building strengths while navigating near-term uncertainties

- ❑ Continued headwinds from tariffs and geopolitical tensions
- ❑ Operating environment to remain challenging; expect global and regional growth to be slower from 2H
- ❑ Strong balance sheet and capital position to navigate volatilities
- ❑ Long-term positive on fundamentals
- ❑ Steadfast in executing our strategic objectives



2025 financial targets

- ❑ Net interest income lower by mid-single-digit percentage as NIM impact more than offset volume growth; NIM in the range of 1.90% to 1.95%
- ❑ Mid-single-digit loan growth
- ❑ Cost-to-income ratio in low 40s
- ❑ Credit costs in the range of 20 to 25 bps
- ❑ 60% total dividend payout ratio for full year 2025 plus share buybacks



Thank you

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