OCBC Singapore

OCBC Malaysia

OCBC Indonesia

OCBC China

OCBC Hong Kong

Group Chief Executive Officer Key Messages

Winning as **One Group**

OCBC Al-Amin

Bank of Singapore

Great Eastern

OCBC Macau

OCBC Securities

Lion Global Investors

Helen Wong, Group Chief Executive Officer

7 November 2025

OCBC Financial Results

3Q25 performance reflected strengths of our diversified franchise

- ❑ 3Q25 earnings highest over last five quarters on strong Non-II growth
- ❑ Positive traction in wealth management (WM) strategy
  - ➢ WM fees grew 53% YoY to a new quarterly high
  - ➢ Sustained net new money inflows from all wealth segments drove Banking AUM to record level
- ❑ Robust growth in trading income and insurance income
- ❑ Expanded loan book across our key markets and international footprint
- ❑ Portfolio quality sound, NPL ratio at 0.9% for six consecutive quarters

Primed for future growth

Outlook

- ❑ Volatile operating environment from evolving trade policies and geopolitical landscape
- ❑ Economic growth expected to decelerate in near term
- ❑ Positive on regional supply chain resilience, energy transition and digitalisation opportunities
- ❑ Strong fundamentals and business franchise to drive resilient performance

2025 financial targets

- ❑ Net interest income lower by mid-to-high single-digit percentage, NIM around 1.90%
- ❑ Mid-single-digit loan growth
- ❑ CIR at low 40s
- ❑ Credit costs around 20 bps
- ❑ 60% total dividend payout ratio and share buybacks

OCBC

Thank you