



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

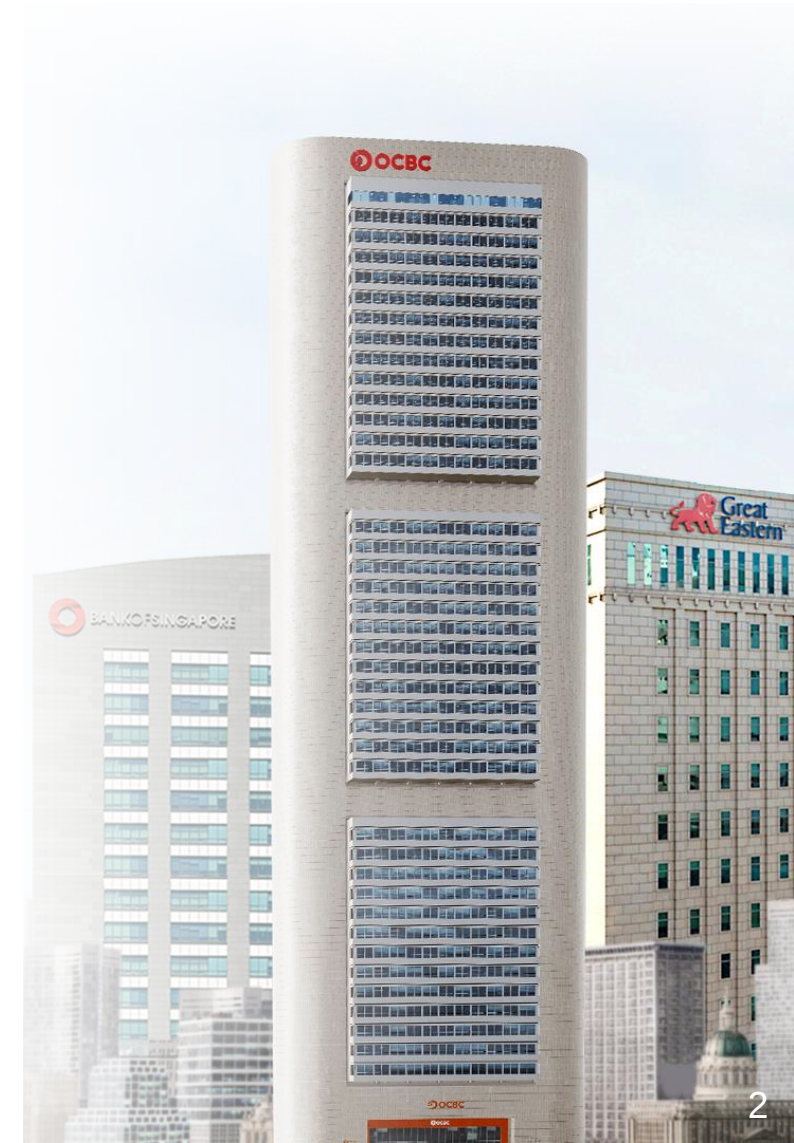
OCBC Macau

OCBC Securities

Lion Global Investors

3Q25 performance reflected strengths of our diversified franchise

- ❑ 3Q25 earnings highest over last five quarters on strong Non-IL 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



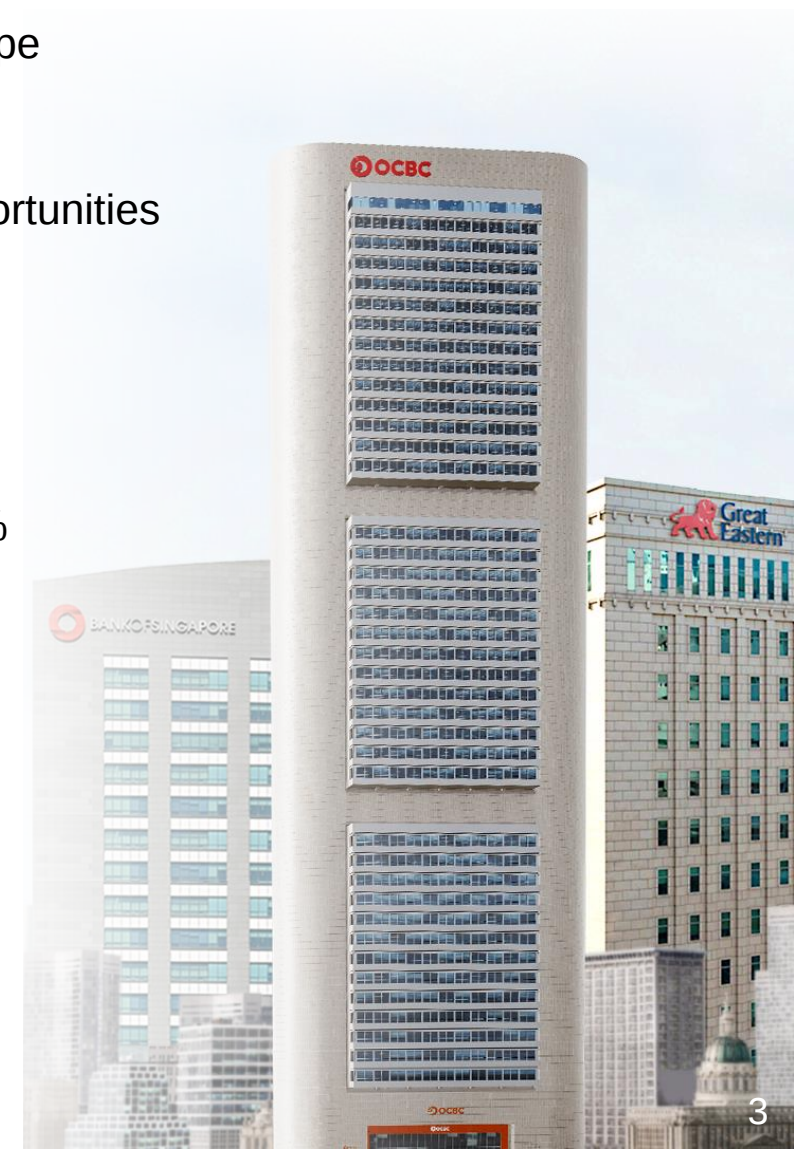
Primed for future growth

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



Thank you

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