

# Group Chief Executive Officer Key Messages

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Group Chief Executive Officer  
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# Record FY25 income reflected strength and resiliency of our diversified franchise

- ❑ Record income and profit before tax
- ❑ Record diversified non-IL cushioned impact from declining interest rate environment
  - All-time high WM fees and customer flow treasury income
  - Increased profit contribution from Great Eastern
- ❑ High-single-digit growth in customer loans for second consecutive year
- ❑ Well-managed expenses, CIR maintained at 40%
- ❑ Strong asset quality, NPL ratio stable across seven quarters and lower credit costs YoY

# 2026 Outlook

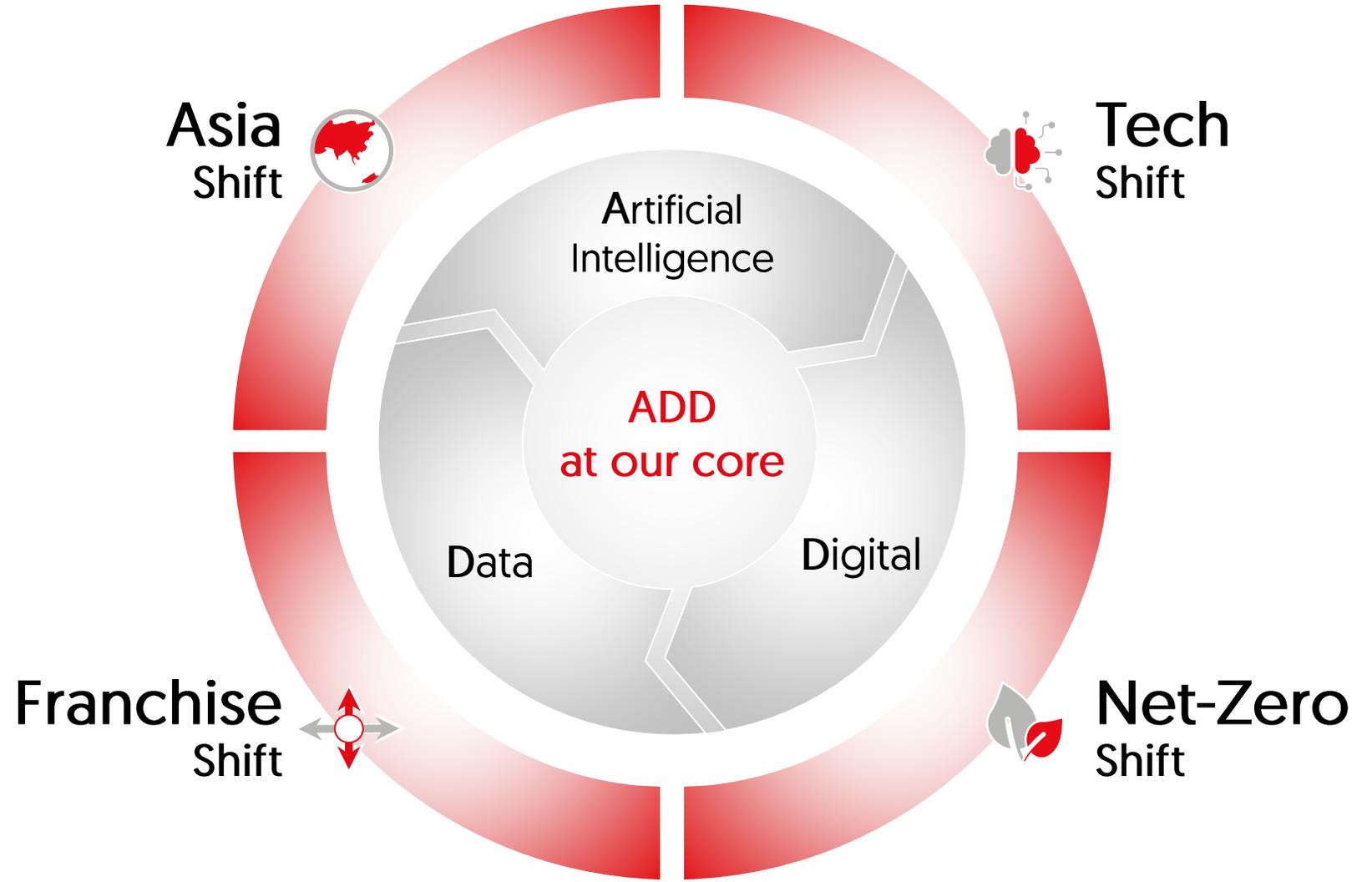
- ❑ Continued headwinds from geopolitical tensions and interest rate cut; Stay nimble to capture growth opportunities
- ❑ Total income stable to growing; Slight to moderate decline in NII<sup>1/</sup>
- ❑ Mid-single-digit loan growth
- ❑ CIR at low-to-mid 40%
- ❑ Credit costs in the range of 20-25 bps
- ❑ 50% ordinary dividend payout ratio
- ❑ Complete S\$2.5b capital return plan by FY26

<sup>1/</sup> FY26 average assumptions on average rates: 3M SORA of ~1.4%, Fed Fund Rate of ~3.5% and 3M HIBOR of ~2.8%.

Forging ahead into **The Next Frontier** of Growth

# Riding the Megatrends through Four Strategic Shifts to accelerate growth

- Heightened Geopolitical Tensions
- Shifting Demographics
- Rising Asian Wealth
- AI and Digitalisation
- Sustainability





# Asia Shift

## Tap rising Asia trade, investment and wealth flows

- Capture ASEAN–Greater China flows, leveraging OCBC’s regional network
  - “One-ASEAN” value proposition
- Capture rising Asian wealth flows through our SG-HK twin wealth hubs approach



# Tech Shift

## Embed customer centricity powered by ADD (AI, Digital, Data) and grow tech sectors

- Customer Centric ADD Strategy
  - Right Customer, Right Product, Right Time
- Intensify focus and coverage on technology, including digital infrastructure and tech supply chain

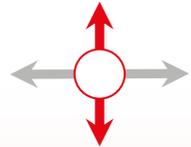


# Net-Zero Shift

## Continue to support green transitions

- Expand coverage of green sectors such as renewables and sectors transitioning to Net-Zero
- Deepen support for green transition of SMEs in core markets

# Deepen Core Market Franchise to capture long-term growth



## Franchise Shift

### Twin Hubs



- 1 Deliver Whole-of-Wealth value proposition across Banking, Wealth and Insurance
- 2 Lead in Silver proposition for the super-aged society
- 3 Grow affluent segment in Hong Kong
- 4 Scale up Global Markets in Hong Kong

### ASEAN Domestic Markets



- 1 Expand our affluent customer base by leveraging Great Eastern Malaysia ecosystem
- 2 Capture inbound investment flows and leverage special economic zone (e.g., Johor-Singapore Special Economic Zone)
- 3 Grow OCBC Private Bank in Indonesia

# Spotlight: Unleashing a **Whole-of-Wealth** proposition to serve an ageing population

Integrated Financial  
Services Group

Addressing the needs of seniors across the entire wealth continuum



## Making Daily Banking Simple and Senior-friendly

### OCBC SeniorCare

- Special rates for deposits
- OCBC CARE Ambassadors fluent in at least two dialects stationed at branches with high senior footfall

### Smart Text Resizing in OCBC app

- Advancing digital banking inclusivity

## Succession Planning and Wealth Transfer

### Business Owners

- Succession planning - Ensuring continuity and smooth leadership transition

### UHNWs

- Wealth preservation - Family Office Advisory to support family office setup and grow generational wealth sustainably
- Inter-generational wealth transfer - Succession and Estate Planning

## Providing Protection with Dependable Payouts

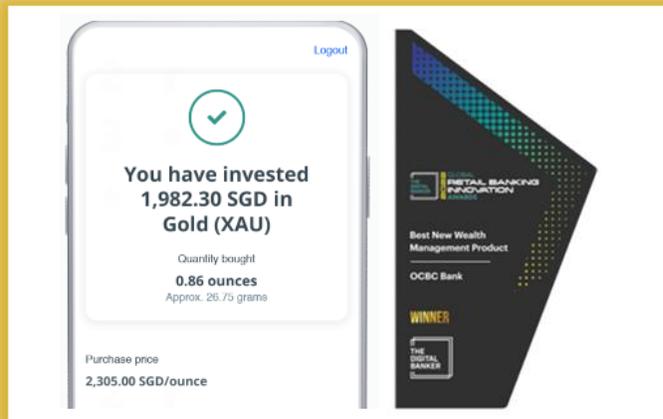
### GREAT Retire Income

- Monthly income during retirement years while offering insurance coverage

# Spotlight: Powering **Whole-of-Wealth** with a Group-wide Gold Proposition

## Affordability and Accessibility to Gold

Precious Metals Account: Invest in fractional gold, 24/7 on the OCBC Singapore app



## Physical Access to Gold

LionGlobal Singapore Physical Gold Fund is the 1<sup>st</sup> gold fund backed by physical gold vaulted in Singapore



## Combining Protection with Diversification in Gold

Great Eastern GreatLink Gold Fund is the 1<sup>st</sup> physical gold Investment-Linked Plan fund in Singapore



# We are forging ahead into **The Next Frontier** of growth

- The Next Frontier will drive sustainable growth
- Expect stable to improving ROE, driven by a stronger focus on higher-returning businesses
- Maintain cost discipline with CIR at low to mid 40%

# Thank you

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