

# Group Chief Executive Officer Key Messages

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# Strong 1Q26 performance reflected franchise strength and resiliency

- ❑ Total income and non-interest income at new high
- ❑ Strong growth in Non-Interest Income
  - Strong Wealth Management income growth
  - Record customer flow treasury income from Wealth and Wholesale bank
  - Strong increase in insurance income
- ❑ Continued customer loan and deposit growth
- ❑ Well-managed expenses; CIR below 40%
- ❑ Asset quality remained resilient; NPL ratio stable

# Maintaining 2026 financial targets

- ❑ Near-term uncertainty from Middle East tensions and elevated energy prices
- ❑ Strong balance sheet and capital position to manage risks while still driving growth
- ❑ 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

# Acquisition of HSBC's strong wealth business in Indonesia

- ❑ Strategically aligned with the Next Frontier to grow and deepen our wealth business in Indonesia
- ❑ High-quality portfolio with significant AUM of S\$6.6 billion, brings scale and synergy to OCBC Group
- ❑ Highly complementary to our existing Indonesia franchise, with clear synergies across customers and capabilities
- ❑ “Bolt on” acquisition that strengthens our position as one of the top privately owned banks in Indonesia

# Thank you



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