Media Release

OCBC Group First Half 2026 Net Profit Grew 13% to a Record S$4.19 billion

Second quarter net profit up 22% from a year ago

Interim dividend of 47 cents declared, up 15% from 41 cents a year ago

Singapore, 7 August 2026 – Oversea-Chinese Banking Corporation Limited ("OCBC") reported a record net profit of S$4.19 billion for the first half of 2026 ("1H26"), up 13% from the previous year ("1H25").

Total income grew 11% to S$8.00 billion, underpinned by record non-interest income which more than compensated for the decline in net interest income amid softer interest rates. Non-interest income rose 36%, lifted by record highs across fees, trading and insurance income. Cost-to-income ratio ("CIR") improved year-on-year to 38.5%. Loans and deposits continued to grow, reflecting sustained momentum across the franchise. Asset quality remained healthy with non-performing loan ("NPL") ratio stable at 0.9%, while allowance coverage for non-performing assets ("NPAs") was 163%. The Group maintained a strong capital and liquidity profile, supporting growth and resilience. Annualised earnings per share was higher at S$1.86, with ROE higher at 13.7%.

For the first half of 2026, the Board has declared an interim ordinary dividend of 47 cents, up 15% or 6 cents from a year ago. This represents a payout ratio of 50% of 1H26 Group net profit. The Group remains committed to completing its previously announced S$2.5 billion capital return by FY26.

1H26 Performance Highlights

Group Net Profit	**S$4.19b**	**+13% YoY**
ROE *(annualised)*	**13.7%**	**+1.1ppt YoY**
Dividend	**47 cents**	**+15% YoY**
EPS *(annualised)*	**S$1.86**	**+14% YoY**

		YoY
Total Income	**S$8.00b**	*+11%*
Net Interest Income	*S$4.49b*	*-3%*
Non-Interest Income	*S$3.51b*	*+36%*
Operating Expenses	**S$3.08b**	*+10%*
Net Interest Margin	**1.73%**	*-25bps*
Credit Costs	**18bps**	*unchanged*
Customer Loans	**S$364b**	*+11%*
(% change based on constant currency terms)		
Customer Deposits	**S$459b**	*+13%*
NPL Ratio	**0.9%**	*unchanged*

CET1 CAR	
Transitional final Basel III reforms	**15.7%**
Fully phased-in final Basel III reforms	**14.0%**

First Half 2026 Performance

S$ million	1H26	1H25	YoY (%)
Net interest income	**4,486**	4,628	*-3*
Non-interest income	**3,512**	2,574	*+36*
of which: Fees and commissions	***1,414***	*1,126*	*+26*
Trading income	***1,129***	*771*	*+46*
Income from life and general insurance	***791***	*532*	*+49*
Total income	**7,998**	7,202	*+11*
Operating expenses	**(3,080)**	(2,804)	*+10*
Operating profit before allowances	**4,918**	4,398	*+12*
Allowances	**(372)**	(326)	*+14*
Amortisation of intangible assets	**(9)**	(11)	*-13*
Associates	**637**	537	*+19*
Profit before income tax	**5,174**	4,598	*+13*
Tax and NCI	**(979)**	(899)	*+9*
Group net profit	**4,195**	3,699	*+13*
Group EPS (S$) – *annualised*	**1.86**	1.64	*+14*
Group ROE – *annualised*	**13.7%**	12.6%	*+1.1ppt*

1H26 Year-on-Year Performance

Group net profit was S$4.19 billion, 13% above S$3.70 billion a year ago.

- Net interest income declined 3% to S$4.49 billion, amid a lower interest rate environment. Net interest margin ("NIM") compression was partly compensated by an 11% growth in average asset volume. NIM was 1.73%, 25 basis points below the previous year.

- Non-interest income rose 36% to a record S$3.51 billion, accounting for close to 44% of total income, up from 36% a year ago.

  - Net fee income grew 26% to S$1.41 billion, underpinned by strong wealth management, loan and trade-related and investment banking fees. Wealth management fees rose 39%, supported by increased customer activity across all wealth product channels, and accounted for 63% of total fee income.

  - Net trading income was up 46% to S$1.13 billion from the previous year. Customer flow income grew 47%, driven by robust wealth-related activities and hedging demand from corporate customers. Non-customer flow income was higher, largely from investment income attributable to Great Eastern Holdings ("GEH"), reflecting stronger equity markets performance.

  - Insurance income from GEH increased 49% to S$791 million, underpinned by robust underlying insurance and investment performance. Total weighted new sales ("TWNS") and new business embedded value ("NBEV") grew by 15% and 28% respectively supported by stronger sales momentum and improved product mix. NBEV margin improved to 49.8%, from 44.7% a year ago.

- The Group's wealth management ("WM") income, comprising income from private banking, premier private client, premier banking, insurance, asset management and stockbroking, increased 27% to a record high of S$3.29 billion, supported by broad-based growth across the wealth continuum. Group WM income contributed 41% of total income, up from 36% in the previous year. Banking WM AUM rose 13% to a new high of S$350 billion, driven by net new money inflows from all wealth segments.
- Operating expenses were S$3.08 billion, up 10% from the previous year. Staff costs mainly reflected higher performance-linked remuneration, and continued investments in talent and technology to enhance business capabilities. CIR was 38.5% for 1H26, lower compared to 38.9% a year ago.
- Total allowances rose by 14% to S$372 million, mainly from higher allowances for non-impaired assets.
- Share of results of associates grew 19% to S$637 million.
- The Group's annualised return on equity was 13.7%, up from 12.6% in the preceding year. Annualised earnings per share increased 14% to S$1.86.

Second Quarter 2026 Performance

S$ million	**2Q26**	**2Q25**	***YoY (%)***	**1Q26**	***QoQ (%)***
Net interest income	**2,264**	2,283	*-1*	2,222	*+2*
Non-interest income	**1,906**	1,264	*+51*	1,606	*+19*
of which: Fees and commissions	***739***	*580*	*+28*	*675*	*+10*
Trading income	***695***	*375*	*+85*	*434*	*+60*
Income from life and general insurance	***382***	*226*	*+68*	*409*	*-7*
Total income	**4,170**	3,547	*+18*	3,828	*+9*
Operating expenses	**(1,575)**	(1,389)	*+13*	(1,505)	*+5*
Operating profit before allowances	**2,595**	2,158	*+20*	2,323	*+12*
Allowances	**(156)**	(114)	*+36*	(216)	*-28*
Amortisation of intangible assets	**(4)**	(6)	*-12*	(5)	*-2*
Associates	**325**	263	*+24*	312	*+4*
Profit before income tax	**2,760**	2,301	*+20*	2,414	*+14*
Tax and NCI	**(539)**	(485)	*+11*	(440)	*+23*
Group net profit	**2,221**	1,816	*+22*	1,974	*+12*
Group EPS (S$) – *annualised*	**1.96**	1.60	*+23*	1.76	*+11*
Group ROE – *annualised*	**14.4%**	12.3%	*+2.1ppt*	13.0%	*+1.4ppt*

2Q26 Quarter-on-Quarter Performance

Group net profit was S$2.22 billion, 12% higher compared to S$1.97 billion in the prior quarter.

- Net interest income grew 2% from the previous quarter to S$2.26 billion, as a downward repricing of loans and an increase in wholesale funding costs were more than compensated by a 5% increase in average assets, driven by growth in loans and high-quality assets.
- Non-interest income rose 19% to S$1.91 billion, largely driven by broad-based growth in fee income and trading income. Wealth management fees grew 12% from the previous quarter to a record high of S$470 million. Trading income increased 60% quarter-on-quarter to a record high of S$695 million. Customer flow income was supported by both wealth and corporate segments. Non-customer flow income rose, largely due to investment income from GEH on the back of the equity markets rebound post 1Q26.
- Operating expenses rose 5% during the quarter. CIR was 37.8%, lower compared to 39.3% a quarter ago.
- Total allowances were S$156 million, down 28% quarter-on-quarter, mainly from a decline in allowances for non-impaired assets. Credit costs were an annualised 14 basis points, lower as compared to 23 basis points in 1Q26.
- Share of results of associates was up 4% to S$325 million.

2Q26 Year-on-Year Performance

Group net profit was 22% above the previous year.

- Net interest income fell 1% from the previous year. While NIM declined by 22 basis points in a lower interest rate environment, the impact was partly cushioned by a 12% growth in average assets.
- Non-interest income increased 51% year-on-year, driven by strong broad-based growth across fee, trading and insurance income, which rose 28%, 85% and 68% respectively.
- Operating expenses rose 13% compared to 2Q25, and CIR was 37.8%, compared to 39.1% a year ago.
- Total allowances of S$156 million were higher than a year ago, mainly from higher allowances for impaired assets.
- Share of results of associates increased 24% to S$325 million.

Asset Quality and Allowances

S$ million	Jun 2026	Jun 2025	Mar 2026	YoY	QoQ
Non-performing assets (NPAs)	**3,132**	3,009	3,120	*+4%*	–
Non-performing loan (NPL) ratio	**0.9%**	0.9%	0.9%	–	–
Total NPA coverage	**163%**	156%	163%	*+7ppt*	–
Allowances (S$ million)	**1H26**	**1H25**	**2Q26**	**2Q25**	**1Q26**
Allowances for loans and other assets	**372**	326	**156**	114	216
of which: Impaired	***147***	*159*	***122***	*65*	*25*
Non-impaired	***225***	*167*	***34***	*49*	*191*
Credit costs (bps) [1/]	**1H26**	**1H25**	**2Q26**	**2Q25**	**1Q26**
Total loans	**18**	18	**14**	12	23
of which: Impaired loans	***8***	*9*	***12***	*7*	*4*

1/ Credit costs refer to allowances for loans as a percentage of average loans, on annualised basis.

<u>Non-performing assets ("NPAs")</u>

- Total NPAs as at 30 June 2026 were S$3.13 billion, up 4% from a year ago.
- During the quarter, new corporate NPA formation was partly compensated by net recoveries, upgrades and write-offs.
- NPL ratio was stable at 0.9%, and total NPA coverage was 163%.

<u>Allowances</u>

- For 1H26, total allowances were up 14% at S$372 million, comprising:
  - Allowances for impaired assets of S$147 million, which were lower than S$159 million in the previous year; and
  - Allowances for non-impaired assets of S$225 million, which included management overlays set aside to reflect the macroeconomic uncertainties.
- 2Q26 total allowances were S$156 million, below the previous quarter.
- Credit costs were an annualised 18 basis points for 1H26.

Strong Funding, Liquidity and Capital Position

S$ billion	Jun 2026	Jun 2025	Mar 2026	*YoY*	*QoQ*
Loans	**364**	325	347	*+12%*	*+5%*
% ∆ in constant currency terms				*+11%*	*+5%*
Deposits	**459**	407	444	*+13%*	*+3%*
of which: CASA deposits	***226***	*203*	*223*	*+12%*	*+1%*
CASA ratio	**49.3%**	49.8%	50.2%	*-0.5ppt*	*-0.9ppt*
Leverage ratio [1/]	**6.5%**	7.3%	7.0%	*-0.8ppt*	*-0.5ppt*
All-ccy LCR (for quarter ended)	**131%**	136%	138%	*-5ppt*	*-7ppt*
CET1 CAR					
Transitional final Basel III reforms [1/]	***15.7%***	*17.0%*	*17.0%*	*-1.3ppt*	*-1.3ppt*
Fully phased-in final Basel III reforms [2/]	***14.0%***	*15.3%*	*15.2%*	*-1.3ppt*	*-1.2ppt*

1/ Computed based on MAS' final Basel III reform rules with effect from 1 July 2024.

2/ Assumed the position at period end was subject to the full application of final Basel III reforms, which will take effect on 1 January 2029.

- As at 30 June 2026, customer loans were S$364 billion, up 11% from a year ago and 5% from the previous quarter on a constant currency basis.
  - The year-on-year expansion in loans was broad-based across industries and geographies.
  - Sustainable financing loans rose 12% year-on-year to S$59.7 billion and accounted for 16% of Group loans, while total commitments stood at S$84.2 billion.
- Customer deposits increased 13% year-on-year to S$459 billion, primarily supported by CASA deposit growth and higher fixed deposits.
- Loans-to-deposits ratio was 78.4%, higher compared to 77.2% in the previous quarter.
- The Group's CET1 CAR is subject to MAS' final Basel III reforms requirements which came into effect on 1 July 2024 and are being progressively phased in between 1 July 2024 and 1 January 2029. Group CET1 CAR as at 30 June 2026 was 15.7%, and on a fully phased-in basis, it was 14.0%.

Interim Dividend

Dividend (Cents Per Share)	2026	2025
Interim dividend	**47**	41

- An interim dividend of 47 cents per share has been declared.
- The interim dividend payout will amount to S$2.11 billion, representing a payout ratio of 50%.
- The Scrip Dividend Scheme will not be applicable to the interim dividend.

Message from Group CEO, Tan Teck Long

"Our first half 2026 results reflected strong momentum across our diversified franchise, with Group net profit rising 13% year-on-year to a record S$4.19 billion. Total income grew 11% year-on-year to S$8.00 billion, underpinned by strong performance across our Banking, Wealth Management and Insurance businesses as we continued to execute our Next Frontier strategy.

We achieved record non-interest income of over S$3.51 billion, which more than offset lower net interest income amid a softer interest rate environment. Wealth management income continued to perform strongly, rising 27% to a record S$3.29 billion.

Even as customer loans grew 11% year-on-year on a constant currency basis, asset quality remained sound, with our NPL ratio stable at 0.9%.

Looking ahead, global conditions remain uncertain amid geopolitical tensions and elevated inflation risks. Much of the near-term outlook will depend on the easing of Asia's energy crunch brought about by the war in the Middle East. Meanwhile, AI and related technology sectors continue to register strong growth.

With our strong capital, funding and liquidity position, diversified income streams and disciplined risk management, we are well positioned to navigate uncertainties and tap the growth sectors to deliver sustainable long-term value."

FINANCIAL HIGHLIGHTS

S$ million	1H26	1H25	+/(-) %	2Q26	2Q25	+/(-) %	1Q26	+/(-) %
Selected Income Statement Items								
Net interest income	**4,486**	4,628	(3)	**2,264**	2,283	(1)	2,222	2
Non-interest income	**3,512**	2,574	36	**1,906**	1,264	51	1,606	19
Total income	**7,998**	7,202	11	**4,170**	3,547	18	3,828	9
Operating expenses	**(3,080)**	(2,804)	10	**(1,575)**	(1,389)	13	(1,505)	5
Operating profit before allowances and amortisation	**4,918**	4,398	12	**2,595**	2,158	20	2,323	12
Amortisation of intangible assets	**(9)**	(11)	(13)	**(4)**	(6)	(12)	(5)	(2)
Allowances for impaired assets	**(147)**	(159)	(7)	**(122)**	(65)	87	(25)	379
Allowances for non-impaired assets	**(225)**	(167)	34	**(34)**	(49)	(32)	(191)	(82)
Operating profit after allowances and amortisation	**4,537**	4,061	12	**2,435**	2,038	19	2,102	16
Share of results of associates, net of tax	**637**	537	19	**325**	263	24	312	4
Profit before income tax	**5,174**	4,598	13	**2,760**	2,301	20	2,414	14
Net profit attributable to equity holders	**4,195**	3,699	13	**2,221**	1,816	22	1,974	12
Selected Balance Sheet Items								
Ordinary equity	**61,648**	58,073	6	**61,648**	58,073	6	62,006	(1)
Equity attributable to equity holders of the Bank	**63,346**	59,773	6	**63,346**	59,773	6	63,704	(1)
Total assets	**729,887**	644,794	13	**729,887**	644,794	13	703,124	4
Assets excluding investment securities and other assets for life insurance funds	**620,165**	540,659	15	**620,165**	540,659	15	596,371	4
Net loans to customers	**359,888**	320,413	12	**359,888**	320,413	12	342,756	5
Deposits of non-bank customers	**458,922**	406,943	13	**458,922**	406,943	13	443,808	3

FINANCIAL HIGHLIGHTS *(continued)*

	1H26	1H25	2Q26	2Q25	1Q26
Key Financial Ratios (%)					
Performance ratios					
Return on equity [1/ 2/ 4/]	**13.7**	12.6	**14.4**	12.3	13.0
Return on assets [3/ 4/]	**1.42**	1.40	**1.46**	1.35	1.37
Revenue mix/efficiency ratios					
Net interest margin [4/]	**1.73**	1.98	**1.70**	1.92	1.76
Non-interest income to total income	**43.9**	35.7	**45.7**	35.6	41.9
Cost-to-income	**38.5**	38.9	**37.8**	39.1	39.3
Loans-to-deposits	**78.4**	78.7	**78.4**	78.7	77.2
NPL ratio	**0.9**	0.9	**0.9**	0.9	0.9
Capital adequacy ratios [8/]					
Common Equity Tier 1	**15.7**	17.0	**15.7**	17.0	17.0
Tier 1	**16.3**	17.8	**16.3**	17.8	17.7
Total	**18.2**	19.6	**18.2**	19.6	19.7
Leverage ratio [5/ 8/]	**6.5**	7.3	**6.5**	7.3	7.0
Liquidity coverage ratios [6/ 8/]					
Singapore dollar	**282**	273	**231**	272	333
All-currency	**135**	134	**131**	136	138
Net stable funding ratio [7/ 8/]	**109**	113	**109**	113	113
Earnings per share (S$) [2/ 4/]					
Basic earnings	**1.86**	1.64	**1.96**	1.60	1.76
Diluted earnings	**1.86**	1.63	**1.96**	1.60	1.76
Net asset value per share (S$)	**13.73**	12.92	**13.73**	12.92	13.82

Notes:
1. Other equity instruments and non-controlling interests are not included in the computation for return on equity.
2. Calculated based on net profit less distributions on other equity instruments paid and estimated to be due at the end of the financial period.
3. Computation of return on assets excludes investment securities and other assets for life insurance funds.
4. Return on equity, return on assets, net interest margin and earnings per share are computed on an annualised basis.
5. The Group’s Leverage ratio is computed based on MAS Notice 637.
6. The Group’s Liquidity coverage ratios (“LCR”) are computed based on MAS Notice 649 and reported based on the average LCR for the respective periods.
7. The Group’s Net stable funding ratio is computed based on MAS Notice 652.
8. Public disclosures required under MAS Notice 637, MAS Notice 651 and MAS Notice 653 can be found in the Capital and Regulatory Disclosures section of the Bank’s Investor Relations website (https://www.ocbc.com/group/investors/investor-information#pillarthreedisclosures).

FINANCIAL HIGHLIGHTS *(continued)*

NET INTEREST INCOME

Average Balance Sheet

	1H26			1H25		
S$ million	**Average Balance**	**Interest**	**Average Rate** [2]	**Average Balance**	**Interest**	**Average Rate** [2]
			%			%
Interest-earning assets						
Loans to customers	**342,776**	**6,475**	**3.81**	312,807	7,126	4.59
Placements with and loans to banks	**60,318**	**1,031**	**3.45**	66,855	1,474	4.45
Other interest-earning assets	**120,652**	**2,115**	**3.53**	92,061	1,804	3.95
	523,746	**9,621**	**3.70**	471,723	10,404	4.45
Interest-bearing liabilities						
Deposits of non-bank customers	**441,914**	**4,143**	**1.89**	398,070	4,882	2.47
Deposits and balances of banks	**23,065**	**370**	**3.23**	14,270	243	3.43
Other borrowings	**32,283**	**622**	**3.89**	30,051	651	4.37
	497,262	**5,135**	**2.08**	442,391	5,776	2.63
Net interest income/margin [1]		**4,486**	**1.73**		4,628	1.98

Notes:
1. Net interest margin is net interest income as a percentage of interest-earning assets.
2. Average rates are computed on an annualised basis.

Volume and Rate Analysis

	1H26 vs 1H25		
Increase/(decrease) due to change in: **S$ million**	**Volume**	**Rate**	**Net change**
Interest income			
Loans to customers	683	(1,334)	(651)
Placements with and loans to banks	(144)	(299)	(443)
Other interest-earning assets	560	(249)	311
	1,099	(1,882)	(783)
Interest expense			
Deposits of non-bank customers	538	(1,277)	(739)
Deposits and balances of banks	150	(23)	127
Other borrowings	48	(77)	(29)
	736	(1,377)	(641)
Impact on net interest income	363	(505)	(142)
Due to change in number of days			–
Net interest income			(142)

FINANCIAL HIGHLIGHTS *(continued)*

NON-INTEREST INCOME

S$ million	1H26	1H25 [2]	+/(-)
			%
Gross fee and commission income			
Credit card	**204**	202	1
Investment banking	**99**	77	28
Loan-related	**137**	124	11
Service charges	**61**	62	(1)
Trade-related [1]	**154**	142	8
Wealth management	**1,038**	734	41
Others	**16**	17	(1)
	1,709	1,358	26
Fee and commission expense	**(295)**	(232)	27
Fees and commissions (net)	**1,414**	1,126	26
Net trading income	**1,129**	771	46
Income from life and general insurance			
Insurance service results from life insurance	**734**	540	36
Net investment income from life insurance	**4,058**	2,672	52
Net insurance financial result from life insurance	**(4,016)**	(2,696)	(49)
Insurance service results from general insurance	**15**	16	(5)
Sub-total	**791**	532	49
Other income			
Disposal of investment securities	**66**	51	29
Disposal of property, plant and equipment	**36**	17	105
Rental and property-related income	**47**	46	3
Dividends from FVOCI securities	**16**	18	(12)
Others	**13**	13	12
Sub-total	**178**	145	23
Total non-interest income	**3,512**	2,574	36

Notes:
1. Includes trade, remittance and guarantee-related fees.
2. Certain comparative figures have been reclassified to conform to current period's presentation.

FINANCIAL HIGHLIGHTS *(continued)*

OPERATING EXPENSES

S$ million	1H26	1H25	+/(-) %
Staff costs	**2,123**	1,931	10
Property, plant and equipment			
Depreciation	**291**	262	11
Maintenance and rental	**96**	83	16
Others	**220**	211	4
	607	556	9
Other operating expenses	**350**	317	11
Total operating expenses	**3,080**	2,804	10
Group staff strength			
Period end	**33,095**	33,311	(1)
Average	**33,223**	33,513	(1)

ALLOWANCES FOR LOANS AND OTHER ASSETS

S$ million	1H26	1H25	+/(-) %
Allowances/(write-back):			
Impaired loans			
Singapore	**57**	4	nm
Malaysia	**13**	(8)	nm
Indonesia	**51**	20	149
Greater China	**104**	88	19
Others	**(80)**	40	nm
	145	144	1
Impaired other assets	**2**	15	(87)
Non-impaired loans	**210**	155	35
Non-impaired other assets	**15**	12	24
Allowances for loans and other assets	**372**	326	14

FINANCIAL HIGHLIGHTS *(continued)*

LOANS TO CUSTOMERS

S$ million	30 Jun 2026	31 Dec 2025	30 Jun 2025
Gross loans	**364,493**	341,120	324,606
Allowances			
Impaired loans	**(1,547)**	(1,577)	(1,332)
Non-impaired loans	**(3,058)**	(2,851)	(2,861)
Net loans	**359,888**	336,692	320,413
By Maturity			
Within 1 year	**146,401**	130,202	115,271
1 to 3 years	**63,274**	67,763	64,081
Over 3 years	**154,818**	143,155	145,254
	364,493	341,120	324,606
By Industry			
Agriculture, mining and quarrying	**6,037**	6,402	6,597
Manufacturing	**19,877**	18,241	15,342
Building and construction	**98,293**	95,289	93,420
Housing loans	**75,463**	72,591	70,397
General commerce	**39,656**	34,504	31,306
Transport, storage and communication	**27,140**	23,589	22,717
Financial institutions, investment and holding companies	**31,316**	28,671	27,890
Professionals and individuals	**38,919**	36,834	34,150
Others	**27,792**	24,999	22,787
	364,493	341,120	324,606
By Currency			
Singapore Dollar	**137,369**	128,590	124,231
United States Dollar	**80,950**	71,920	68,886
Malaysian Ringgit	**20,745**	20,250	18,690
Indonesian Rupiah	**10,655**	10,604	10,025
Hong Kong Dollar	**32,718**	33,728	32,416
Chinese Renminbi	**13,818**	13,544	11,042
Others	**68,238**	62,484	59,316
	364,493	341,120	324,606
By Geography [1/]			
Singapore	**158,688**	149,086	138,888
Malaysia	**29,825**	28,174	26,282
Indonesia	**18,281**	17,748	18,085
Greater China	**71,375**	70,949	69,964
Other Asia Pacific	**29,080**	24,755	24,215
Rest of the World	**57,244**	50,408	47,172
	364,493	341,120	324,606

Note:

1. Loans by geography are determined based on where the credit risk resides, which may be different from the borrower's country of residence or the booking location of the loans.

FINANCIAL HIGHLIGHTS *(continued)*

NON-PERFORMING ASSETS

S$ million	Total NPAs [1/]	Substandard	Doubtful	Loss	NPLs [2/]	NPL Ratio [2/]
						%
Singapore						
30 Jun 2026	**270**	**39**	**147**	**84**	**270**	**0.2**
31 Dec 2025	236	39	111	86	236	0.2
30 Jun 2025	291	70	110	111	291	0.2
Malaysia						
30 Jun 2026	**369**	**116**	**124**	**129**	**363**	**1.2**
31 Dec 2025	332	114	85	133	325	1.2
30 Jun 2025	432	180	109	143	414	1.6
Indonesia						
30 Jun 2026	**457**	**73**	**184**	**200**	**456**	**2.5**
31 Dec 2025	457	67	179	211	457	2.6
30 Jun 2025	493	82	217	194	493	2.7
Greater China						
30 Jun 2026	**1,401**	**130**	**1,228**	**43**	**1,401**	**2.0**
31 Dec 2025	1,445	140	1,257	48	1,445	2.0
30 Jun 2025	1,151	148	954	49	1,150	1.6
Other Asia Pacific						
30 Jun 2026	**208**	**–**	**208**	**#**	**208**	**0.7**
31 Dec 2025	211	–	210	1	210	0.8
30 Jun 2025	216	21	195	#	216	0.9
Rest of the World						
30 Jun 2026	**427**	**226**	**201**	**#**	**421**	**0.7**
31 Dec 2025	562	213	349	#	556	1.1
30 Jun 2025	426	256	170	#	419	0.9
Group						
30 Jun 2026	**3,132**	**584**	**2,092**	**456**	**3,119**	**0.9**
31 Dec 2025	3,243	573	2,191	479	3,229	0.9
30 Jun 2025	3,009	757	1,755	497	2,983	0.9

Notes:
1. Refer to Non-performing assets. Comprise loans to customers, debt securities and contingent liabilities.
2. Refer to Non-performing loans. Exclude debt securities and contingent liabilities.
3. Amounts less than S$0.5 million are shown as "#".

FINANCIAL HIGHLIGHTS *(continued)*

NON-PERFORMING ASSETS *(continued)*

	30 Jun 2026		31 Dec 2025		30 Jun 2025	
	S$ million	% of gross loans	S$ million	% of gross loans	S$ million	% of gross loans
NPLs by Industry						
Loans and advances						
Agriculture, mining and quarrying	**5**	**0.1**	5	0.1	32	0.5
Manufacturing	**342**	**1.7**	308	1.7	328	2.1
Building and construction	**1,589**	**1.6**	1,738	1.8	1,302	1.4
Housing loans	**326**	**0.4**	341	0.5	390	0.6
General commerce	**215**	**0.5**	231	0.7	318	1.0
Transport, storage and communication	**69**	**0.3**	74	0.3	88	0.4
Financial institutions, investment and holding companies	**284**	**0.9**	222	0.8	221	0.8
Professionals and individuals	**90**	**0.2**	100	0.3	102	0.3
Others	**199**	**0.7**	210	0.8	202	0.9
Total NPLs	**3,119**	**0.9**	3,229	0.9	2,983	0.9
Classified debt securities	**–**		–		–	
Classified contingent liabilities	**13**		14		26	
Total NPAs	**3,132**		3,243		3,009	

	30 Jun 2026		31 Dec 2025		30 Jun 2025	
	S$ million	%	S$ million	%	S$ million	%
NPAs by Period Overdue						
Over 180 days	**1,361**	**43**	1,494	46	1,315	44
Over 90 to 180 days	**277**	**9**	199	6	315	10
30 to 90 days	**136**	**4**	232	7	312	10
Less than 30 days	**234**	**8**	253	8	387	13
Not overdue	**1,124**	**36**	1,065	33	680	23
	3,132	**100**	3,243	100	3,009	100

S$ million	30 Jun 2026		31 Dec 2025		30 Jun 2025	
	Loan	Allowance	Loan	Allowance	Loan	Allowance
Restructured Loans						
Substandard	**155**	**43**	64	35	142	56
Doubtful	**528**	**396**	391	280	388	310
Loss	**42**	**28**	37	24	41	29
	725	**467**	492	339	571	395

FINANCIAL HIGHLIGHTS *(continued)*

DEPOSITS

S$ million	30 Jun 2026	31 Dec 2025	30 June 2025
Deposits of non-bank customers	**458,922**	428,286	406,943
Deposits and balances of banks	**28,941**	15,280	12,908
Total deposits	**487,863**	443,566	419,851
Total Deposits by Maturity			
Within 1 year	**483,621**	441,147	417,158
1 to 3 years	**2,162**	1,747	1,891
Over 3 years	**2,080**	672	802
	487,863	443,566	419,851
Non-Bank Deposits by Product			
Fixed deposits	**175,095**	166,140	164,294
Savings deposits	**109,358**	105,869	100,708
Current accounts	**116,763**	111,441	101,918
Others	**57,706**	44,836	40,023
	458,922	428,286	406,943
Non-Bank Deposits by Currency			
Singapore Dollar	**167,916**	162,472	155,744
United States Dollar	**158,733**	146,229	139,806
Malaysian Ringgit	**22,448**	22,241	20,708
Indonesian Rupiah	**11,560**	11,829	11,437
Hong Kong Dollar	**39,732**	35,094	38,121
Chinese Renminbi	**15,234**	12,390	8,753
Others	**43,299**	38,031	32,374
	458,922	428,286	406,943

FINANCIAL HIGHLIGHTS *(continued)*

CAPITAL ADEQUACY RATIOS [1/]

The Group remained strongly capitalised, with a Common Equity Tier 1 ("CET1") capital adequacy ratio ("CAR") of 15.7%, and Tier 1 and Total CAR of 16.3% and 18.2% respectively. These ratios were well above the regulatory minima of 6.5%, 8% and 10%, respectively, for 2026. [2/]

The Group is subject to MAS' final Basel III reforms requirements which came into effect on 1 July 2024, and are being progressively phased in between 1 July 2024 and 1 January 2029. The Group's CET1 CAR based on fully phased-in final Basel III reforms was 14.0%, which assumed the position as of 30 June 2026 was subject to the full application of final Basel III reforms that will take effect on 1 January 2029.

S$ million	30 Jun 2026	31 Dec 2025	30 Jun 2025
Ordinary shares	**17,844**	17,887	18,007
Disclosed reserves/others	**35,998**	34,948	33,284
Regulatory adjustments	**(11,516)**	(10,897)	(10,551)
Common Equity Tier 1 Capital	**42,326**	41,938	40,740
Additional Tier 1 capital	**1,738**	1,738	1,737
Regulatory adjustments	**–**	–	–
Tier 1 Capital	**44,064**	43,676	42,477
Tier 2 capital	**5,257**	4,508	4,399
Regulatory adjustments	**–**	–	–
Total Eligible Capital	**49,321**	48,184	46,876
Risk Weighted Assets	**270,267**	248,845	238,964
Capital Adequacy Ratios			
Common Equity Tier 1	**15.7%**	16.9%	17.0%
Tier 1	**16.3%**	17.6%	17.8%
Total	**18.2%**	19.4%	19.6%

Notes:

1. Public disclosures required under MAS Notice 637 can be found in the Capital and Regulatory Disclosures section of the Bank's Investor Relations website (https://www.ocbc.com/group/investors/investor-information#pillarthreedisclosures).
2. In addition to these minimum capital requirements, the Group is required to meet Capital Conservation Buffer ("CCB") of 2.5% and Countercyclical Buffer ("CCyB") of up to 2.5%. The CCyB is not an on-going requirement and the applicable magnitude will be the weighted average of the country-specific CCyB requirements that are being applied by national authorities in jurisdictions to which the Bank has private sector credit exposures.

FINANCIAL HIGHLIGHTS *(continued)*

PERFORMANCE BY BUSINESS SEGMENT

OCBC Group's businesses are presented in the following customer segments and business activities: Global Consumer/Private Banking, Global Wholesale Banking, Global Markets and Insurance.

Profit Before Income Tax by Business Segment

S$ million	1H26	1H25	+/(-) %
Global Consumer/Private Banking	**1,154**	916	26
Global Wholesale Banking	**1,825**	1,733	5
Global Markets	**523**	453	16
Insurance	**1,048**	734	43
Others	**624**	762	(18)
Profit before income tax	**5,174**	4,598	13

Global Consumer/Private Banking

Global Consumer/Private Banking provides a full range of products and services to individual customers. At Global Consumer Banking, the products and services offered include deposit products (checking accounts, savings and fixed deposits), consumer loans (housing loans and other personal loans), credit cards, investments and wealth management products. Private Banking caters to the specialised banking needs of high-net-worth individuals, offering wealth management expertise, including investment advice and portfolio management services, estate and trust planning, and wealth structuring.

Global Consumer/Private Banking's 1H26 profit before income tax grew 26% to S$1.15 billion led by wealth management income growth which more than offset lower net interest income, as well as higher expenses and allowances.

Global Wholesale Banking

Global Wholesale Banking serves institutional customers ranging from large corporates and the public sector to small and medium enterprises. The business provides a full range of financing solutions including long-term project financing, short-term credit, working capital and trade financing, as well as customised and structured equity-linked financing. It also provides customers with a broad range of products and services such as cash management and custodian services, capital market solutions, corporate finance services and advisory banking, and treasury products.

Global Wholesale Banking's profit before income tax rose 5% to S$1.83 billion in 1H26, driven by higher fee income and lower allowances, partly offset by a decline in net interest income and higher expenses.

FINANCIAL HIGHLIGHTS *(continued)*

PERFORMANCE BY BUSINESS SEGMENT *(continued)*

Global Markets

Global Markets is responsible for the management of the Group's asset and liability interest rate positions, engages in foreign exchange activities, money market operations, fixed income and derivatives trading, and offers structured treasury products, digital assets, brokerage services and financial solutions to meet customers' investment and hedging needs. Income from treasury products and services offered to customers in Global Consumer/Private Banking and Global Wholesale Banking, is reflected in the respective business segments.

Global Markets' 1H26 profit before income tax rose 16% to S$523 million led by growth in net interest income from higher treasury market assets.

Insurance

The Group's insurance business, including its fund management activities, is undertaken by GEH and its subsidiaries, which provide both life and general insurance products to its customers mainly in Singapore and Malaysia.

GEH's profit before income tax rose 43% to S$1.05 billion in 1H26 mainly driven by stronger performance from its life insurance business and higher gains in its investment portfolio.

After tax and non-controlling interests, GEH's contribution to the Group's net profit was S$794 million in 1H26, higher than S$553 million in 1H25.

Others

Others comprise mainly property holding, investment holding and items not attributable to the business segments described above.

Where there are material changes in the organisational structure and management reporting methodologies, segment information for prior periods is reclassified to allow comparability.

About OCBC

OCBC is the longest established Singapore bank, formed in 1932 from the merger of three local banks, the oldest of which was founded in 1912. It is one of the world's most highly-rated banks, with Aa1 by Moody's and AA- by both Fitch and S&P. Recognised for its financial strength and stability, OCBC is consistently ranked among the World's Top 50 Safest Banks by Global Finance and has been named Best Managed Bank in Singapore by The Asian Banker.

OCBC is the second largest financial services group in Southeast Asia by assets. The Group offers a broad array of commercial banking, specialist financial and wealth management services, ranging from consumer, corporate, investment, private and transaction banking to treasury, insurance, asset management and stockbroking services.

OCBC's private banking services are provided by its wholly-owned subsidiary Bank of Singapore, which operates on a unique open-architecture product platform to source for the best-in-class products to meet its clients' goals. Its insurance subsidiary, Great Eastern Holdings, is the oldest and most established life insurance group in Singapore and Malaysia. Its asset management subsidiary, Lion Global Investors, is one of the leading asset management companies in Southeast Asia. Its brokerage subsidiary, OCBC Securities, is one of the leading securities firms in Singapore.

The Group's key markets are Singapore, Malaysia, Indonesia and Greater China. It has close to 390 branches and representative offices in 19 countries and regions.

For more information, please visit www.ocbc.com.

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