To Our Shareholders

The Board of Directors of Oversea-Chinese Banking Corporation Limited ("OCBC") reports the following:

Unaudited Financial Results for the Half Year Ended 30 June 2026

Details of the financial results are in the accompanying Unaudited Condensed Interim Financial Statements.

Ordinary Dividend

An interim tax-exempt dividend of 47 cents (1H25: 41 cents) per ordinary share has been declared for the first half year 2026 ("1H26"). The interim dividend payout will amount to an estimated S$2.11 billion (2025: S$1.84 billion) or approximately 50% of the Group's net profit after tax of S$4.19 billion for 1H26.

Closure of Books

The record date is 18 August 2026. Please refer to the announcement on interim dividend released by the Bank on the SGX website at https://www.sgx.com/securities/company-announcements.

Scrip Dividend Scheme

The Oversea-Chinese Banking Corporation Limited Scrip Dividend Scheme, which was approved by the Shareholders of the Bank at the Extraordinary General Meeting on 8 June 1996, will not be applicable to the interim dividend.

Peter Yeoh
Secretary

Singapore, 7 August 2026

More details on the results are available on the Bank's website at **www.ocbc.com**

Oversea-Chinese Banking Corporation Limited
and its Subsidiaries

Unaudited Condensed Interim Financial Statements
For the Half Year ended 30 June 2026

Incorporated in Singapore
Company Registration Number: 193200032W

CONTENTS

UNAUDITED CONSOLIDATED INCOME STATEMENT

For the half year ended 30 June 2026

		GROUP	
S$ million	**Note**	**1H 2026**	**1H 2025**
Interest income		**9,621**	10,404
Interest expense		**(5,135)**	(5,776)
Net interest income	3	**4,486**	4,628
Insurance service results from life insurance [1]		**734**	540
Net investment income from life insurance		**4,058**	2,672
Net insurance financial result from life insurance		**(4,016)**	(2,696)
Insurance service results from general insurance		**15**	16
Fees and commissions (net)	4	**1,414**	1,126
Net trading income		**1,129**	771
Other income	5	**178**	145
Non-interest income		**3,512**	2,574
Total income		**7,998**	7,202
Staff costs		**(2,123)**	(1,931)
Other operating expenses	6	**(957)**	(873)
Total operating expenses		**(3,080)**	(2,804)
Operating profit before allowances and amortisation		**4,918**	4,398
Amortisation of intangible assets		**(9)**	(11)
Allowances for loans and other assets	7	**(372)**	(326)
Operating profit after allowances and amortisation		**4,537**	4,061
Share of results of associates, net of tax		**637**	537
Profit before income tax		**5,174**	4,598
Income tax expense		**(895)**	(829)
Profit for the period		**4,279**	3,769
Profit attributable to:			
Equity holders of the Bank		**4,195**	3,699
Non-controlling interests		**84**	70
		4,279	3,769
Earnings per share (S$)			
Basic		**0.92**	0.81
Diluted		**0.92**	0.81

[1] Includes insurance revenue of S$3,376 million for 1H 2026 (1H 2025: S$3,202 million) and insurance service expense of S$2,520 million for 1H 2026 (1H 2025: S$2,691 million).

The accompanying notes form an integral part of these unaudited condensed interim financial statements.

UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the half year ended 30 June 2026

	GROUP	
S$ million	**1H 2026**	**1H 2025**
Profit for the period	**4,279**	3,769
Other comprehensive income:		
Items that may be reclassified subsequently to income statement:		
Financial assets, at FVOCI [(1)]		
Fair value (losses)/gains for the period	**(263)**	627
Reclassification of (gains)/losses to income statement		
– on disposal	**(58)**	(38)
– on impairment	**8**	4
Tax on net movements	**44**	(79)
Cash flow and other hedges	**(59)**	(29)
Net insurance financial result	**15**	(127)
Currency translation on foreign subsidiaries and overseas branches	**(171)**	(483)
Other comprehensive income/(loss) of associates	**471**	(488)
Items that will not be reclassified subsequently to income statement:		
Currency translation on foreign operations attributable to non-controlling interests	**(29)**	(32)
Equity instruments, at FVOCI, [(1)] net change in fair value	**54**	52
Defined benefit plans remeasurements	**#**	#
Own credit	**(1)**	1
Total other comprehensive income/(loss), net of tax	**11**	(592)
Total comprehensive income for the period, net of tax	**4,290**	3,177
Total comprehensive income attributable to:		
Equity holders of the Bank	**4,242**	3,125
Non-controlling interests	**48**	52
	4,290	3,177

(1) Fair value through other comprehensive income.

(2) # represents amounts less than S$0.5 million.

The accompanying notes form an integral part of these unaudited condensed interim financial statements.

OVERSEA-CHINESE BANKING CORPORATION LIMITED AND ITS SUBSIDIARIES

UNAUDITED BALANCE SHEETS
As at 30 June 2026

		GROUP		BANK	
S$ million	**Note**	**30 June 2026**	**31 December 2025**	**30 June 2026**	**31 December 2025**
EQUITY					
Attributable to equity holders of the Bank					
Share capital	9	**17,844**	17,887	**17,844**	17,887
Other equity instruments		**1,698**	1,698	**1,698**	1,698
Capital reserves		**838**	765	**532**	528
Fair value reserves		**601**	749	**(58)**	20
Revenue reserves		**42,365**	40,669	**22,375**	22,407
		63,346	61,768	**42,391**	42,540
Other equity instruments issued by subsidiary		**676**	676	**–**	–
Non-controlling interests		**1,144**	1,126	**–**	–
Total equity		**65,166**	63,570	**42,391**	42,540
LIABILITIES					
Deposits of non-bank customers	10	**458,922**	428,286	**311,520**	288,283
Deposits and balances of banks	10	**28,941**	15,280	**27,354**	12,526
Due to subsidiaries		**–**	–	**40,536**	42,735
Due to associates		**407**	283	**194**	209
Trading portfolio liabilities		**543**	197	**543**	197
Derivative payables		**15,487**	14,078	**14,027**	12,636
Other liabilities		**12,223**	12,004	**5,065**	5,187
Current tax payables		**1,005**	1,118	**563**	766
Deferred tax liabilities		**1,112**	991	**163**	165
Debt issued	11	**36,727**	30,482	**35,194**	28,960
		555,367	502,719	**435,159**	391,664
Insurance contract liabilities and other liabilities for life insurance funds		**109,354**	109,399	**–**	–
Total liabilities		**664,721**	612,118	**435,159**	391,664
Total equity and liabilities		**729,887**	675,688	**477,550**	434,204
ASSETS					
Cash and placements with central banks		**28,358**	30,756	**25,165**	27,095
Singapore government treasury bills and securities		**23,588**	21,506	**22,592**	20,451
Other government treasury bills and securities		**53,492**	44,898	**29,727**	22,681
Placements with and loans to banks		**45,511**	37,942	**30,649**	25,548
Loans to customers	12	**359,888**	336,692	**263,409**	245,802
Debt and equity securities		**63,526**	53,267	**41,384**	33,093
Derivative receivables		**16,318**	13,035	**14,333**	11,640
Other assets		**10,215**	9,622	**4,196**	4,379
Deferred tax assets		**429**	489	**163**	239
Associates		**9,589**	8,799	**2,251**	2,199
Subsidiaries		**–**	–	**40,407**	37,795
Property, plant and equipment		**4,294**	4,041	**1,352**	1,360
Investment property		**609**	672	**55**	55
Goodwill and other intangible assets		**4,348**	4,360	**1,867**	1,867
		620,165	566,079	**477,550**	434,204
Investment securities for life insurance funds		**101,127**	100,151	**–**	–
Other assets for life insurance funds		**8,595**	9,458	**–**	–
Total assets		**729,887**	675,688	**477,550**	434,204
Net asset value per ordinary share – S$		**13.73**	13.38	**9.06**	9.10
OFF-BALANCE SHEET ITEMS					
Contingent liabilities		**24,426**	19,359	**18,787**	14,404
Commitments		**223,666**	214,115	**151,755**	142,090
Derivative financial instruments		**1,795,809**	1,698,782	**1,475,488**	1,379,054

The accompanying notes form an integral part of these unaudited condensed interim financial statements.

UNAUDITED STATEMENT OF CHANGES IN EQUITY - GROUP

For the half year ended 30 June 2026

	Attributable to equity holders of the Bank							
S$ million	Share capital and other equity	Capital reserves (1)	Fair value reserves	Revenue reserves	Total	Other equity instruments issued by subsidiary	Non-controlling interests	Total equity
At 1 January 2026	19,585	765	749	40,669	61,768	676	1,126	63,570
Total comprehensive income for the period								
Profit for the period	–	–	–	4,195	4,195	–	84	4,279
Other comprehensive income								
Items that may be reclassified subsequently to income statement:								
Financial assets, at FVOCI								
Fair value losses for the period	–	–	(243)	–	(243)	–	(20)	(263)
Reclassification of (gains)/losses to income statement								
- on disposal	–	–	(58)	–	(58)	–	(#)	(58)
- on impairment	–	–	8	–	8	–	(#)	8
Tax on net movements	–	–	41	–	41	–	3	44
Cash flow and other hedges	–	–	–	(59)	(59)	–	–	(59)
Net insurance financial result	–	–	–	14	14	–	1	15
Currency translation on foreign subsidiaries and overseas branches	–	–	–	(171)	(171)	–	–	(171)
Other comprehensive income of associates	–	–	141	330	471	–	–	471
Items that will not be reclassified subsequently to income statement:								
Currency translation on foreign operations attributable to non-controlling interests	–	–	–	–	–	–	(29)	(29)
Equity instruments, at FVOCI, net change in fair value	–	–	(37)	82	45	–	9	54
Defined benefit plans remeasurements	–	–	–	#	#	–	#	#
Own credit	–	–	–	(1)	(1)	–	–	(1)
Total other comprehensive (loss)/income, net of tax	–	–	(148)	195	47	–	(36)	11
Total comprehensive (loss)/income for the period	–	–	(148)	4,390	4,242	–	48	4,290
Transactions with owners, recorded directly in equity								
Contributions by and distributions to owners								
Transfers	–	39	–	(39)	–	–	–	–
Buy-back of shares for holding as treasury shares	(220)	–	–	–	(220)	–	–	(220)
Dividends and distributions	–	–	–	(2,655)	(2,655)	–	(30)	(2,685)
Share-based payments for staff costs	–	4	–	–	4	–	–	4
Shares issued to non-executive directors	1	–	–	–	1	–	–	1
Shares transferred to DSP Trust	–	(10)	–	–	(10)	–	–	(10)
Shares vested under DSP Scheme	–	161	–	–	161	–	–	161
Treasury shares transferred/sold	176	(121)	–	–	55	–	–	55
Total contributions by and distributions to owners	(43)	73	–	(2,694)	(2,664)	–	(30)	(2,694)
At 30 June 2026	19,542	838	601	42,365	63,346	676	1,144	65,166
Included in the balances:								
Share of reserves of associates	–	–	510	6,182	6,692	–	–	6,692

(1) Including regulatory loss allowance reserve of S$445 million at 1 January 2026 and S$452 million at 30 June 2026.
(2) # represents amounts less than S$0.5 million.

UNAUDITED STATEMENT OF CHANGES IN EQUITY - GROUP

For the half year ended 30 June 2026

S$ million	Attributable to equity holders of the Bank Share capital and other equity (2)	Capital reserves (1)	Fair value reserves	Revenue reserves	Total	Other equity instruments issued by subsidiary (2)	Non-controlling interests	Total equity
At 1 January 2025	19,794	830	313	38,379	59,316	–	1,064	60,380
Total comprehensive income for the period								
Profit for the period	–	–	–	3,699	3,699	–	70	3,769
Other comprehensive income								
Items that may be reclassified subsequently to income statement:								
Financial assets, at FVOCI								
Fair value gains for the period	–	–	603	–	603	–	24	627
Reclassification of (gains)/losses to income statement								
- on disposal	–	–	(37)	–	(37)	–	(1)	(38)
- on impairment	–	–	4	–	4	–	(#)	4
Tax on net movements	–	–	(75)	–	(75)	–	(4)	(79)
Cash flow and other hedges	–	–	–	(29)	(29)	–	–	(29)
Net insurance financial result	–	–	–	(119)	(119)	–	(8)	(127)
Currency translation on foreign subsidiaries and overseas branches	–	–	–	(483)	(483)	–	–	(483)
Other comprehensive loss of associates	–	–	(114)	(374)	(488)	–	–	(488)
Items that will not be reclassified subsequently to income statement:								
Currency translation on foreign operations attributable to non-controlling interests	–	–	–	–	–	–	(32)	(32)
Equity instruments, at FVOCI, net change in fair value	–	–	14	35	49	–	3	52
Defined benefit plans remeasurements	–	–	–	#	#	–	#	#
Own credit	–	–	–	1	1	–	–	1
Total other comprehensive income/(loss), net of tax	–	–	395	(969)	(574)	–	(18)	(592)
Total comprehensive income for the period	–	–	395	2,730	3,125	–	52	3,177
Transactions with owners, recorded directly in equity								
Contributions by and distributions to owners								
Transfers	–	(4)	–	4	–	–	–	–
Buy-back of shares for holding as treasury shares	(228)	–	–	–	(228)	–	–	(228)
Dividends and distributions	–	–	–	(2,599)	(2,599)	–	(44)	(2,643)
DSP reserve from dividends on unvested shares	–	–	–	(2)	(2)	–	–	(2)
Perpetual capital securities issued	–	–	–	–	–	676	–	676
Share-based payments for staff costs	–	3	–	–	3	–	–	3
Shares issued to non-executive directors	1	–	–	–	1	–	–	1
Shares transferred to DSP Trust	–	(11)	–	–	(11)	–	–	(11)
Shares vested under DSP Scheme	–	132	–	–	132	–	–	132
Treasury shares transferred/sold	138	(102)	–	–	36	–	–	36
Total contributions by and distributions to owners	(89)	18	–	(2,597)	(2,668)	676	(44)	(2,036)
At 30 June 2025	19,705	848	708	38,512	59,773	676	1,072	61,521
Included in the balances:								
Share of reserves of associates	–	–	486	4,737	5,223	–	–	5,223

(1) Including regulatory loss allowance reserve of S$455 million at 1 January 2025 and S$444 million at 30 June 2025.
(2) Certain comparative figures have been reclassified to be consistent with the presentation for 2026.
(3) # represents amounts less than S$0.5 million.

UNAUDITED STATEMENT OF CHANGES IN EQUITY - BANK

For the half year ended 30 June 2026

S$ million	Share capital and other equity	Capital reserves [1]	Fair value reserves	Revenue reserves	Total equity
At 1 January 2026	**19,585**	**528**	**20**	**22,407**	**42,540**
Profit for the period	**–**	**–**	**–**	**2,618**	**2,618**
Other comprehensive loss	**–**	**–**	**(78)**	**(11)**	**(89)**
Total comprehensive (loss)/income for the period	**–**	**–**	**(78)**	**2,607**	**2,529**
Buy-back of shares for holding as treasury shares	**(220)**	**–**	**–**	**–**	**(220)**
Dividends and distributions	**–**	**–**	**–**	**(2,639)**	**(2,639)**
Share-based payments for staff costs	**–**	**4**	**–**	**–**	**4**
Shares issued to non-executive directors	**1**	**–**	**–**	**–**	**1**
Treasury shares transferred/sold	**176**	**–**	**–**	**–**	**176**
At 30 June 2026	**19,542**	**532**	**(58)**	**22,375**	**42,391**
At 1 January 2025	19,794	534	(225)	21,929	42,032
Profit for the period	–	–	–	2,848	2,848
Other comprehensive income/(loss)	–	–	167	(114)	53
Total comprehensive income for the period	–	–	167	2,734	2,901
Buy-back of shares for holding as treasury shares	(228)	–	–	–	(228)
Dividends and distributions	–	–	–	(2,599)	(2,599)
DSP reserve from dividends on unvested shares	–	–	–	(2)	(2)
Share-based payments for staff costs	–	3	–	–	3
Shares issued to non-executive directors	1	–	–	–	1
Treasury shares transferred/sold	138	–	–	–	138
At 30 June 2025	19,705	537	(58)	22,062	42,246

(1) Including regulatory loss allowance reserve of S$444 million at 1 January 2026, 1 January 2025, 30 June 2026 and 30 June 2025.

UNAUDITED CONSOLIDATED CASH FLOW STATEMENT
For the half year ended 30 June 2026

S$ million	1H 2026	1H 2025
Cash flows from operating activities		
Profit before income tax	**5,174**	4,598
Adjustments for non-cash items:		
Allowances for loans and other assets	**372**	326
Amortisation of intangible assets	**9**	11
Change in hedging transactions, FVTPL[(1)] securities and debt issued	**(565)**	252
Depreciation of property, plant and equipment and interest expense on lease liabilities	**294**	265
Net gain on disposal of government, debt and equity securities	**(66)**	(51)
Net gain on disposal of property, plant and equipment	**(36)**	(17)
Share-based costs	**32**	31
Share of results of associates, net of tax	**(637)**	(537)
Operating profit before change in operating assets and liabilities	**4,577**	4,878
Change in operating assets and liabilities:		
Deposits of non-bank customers	**30,762**	16,242
Deposits and balances of banks	**13,661**	1,344
Derivative payables and other liabilities	**2,016**	(1,105)
Trading portfolio liabilities	**346**	54
Restricted balances with central banks	**(386)**	(533)
Government securities and treasury bills	**(11,194)**	(8,822)
FVTPL securities	**(3,531)**	(1,332)
Placements with and loans to banks	**(7,569)**	(188)
Loans to customers	**(23,509)**	(5,502)
Derivative receivables and other assets	**(4,132)**	1,924
Net change in other assets and liabilities for life insurance funds	**(1,182)**	2,364
Cash (used in)/provided by operating activities	**(141)**	9,324
Income tax paid	**(850)**	(730)
Net cash (used in)/provided by operating activities	**(991)**	8,594
Cash flows from investing activities		
Dividends from associates	**15**	21
Purchases of debt and equity securities	**(20,101)**	(27,213)
Purchases of investment securities for life insurance funds	**(25,876)**	(23,045)
Purchases of property, plant and equipment	**(496)**	(255)
Proceeds from disposal of debt and equity securities	**13,808**	21,863
Proceeds from disposal of investment securities for life insurance funds	**27,607**	21,806
Proceeds from disposal of property, plant and equipment	**48**	20
Net cash used in investing activities	**(4,995)**	(6,803)
Cash flows from financing activities		
Buy-back of shares for holding as treasury shares	**(220)**	(228)
Dividends and distributions paid	**(2,685)**	(2,643)
Repayments of lease liabilities	**(41)**	(40)
Proceeds from treasury shares transferred/sold under the Bank’s employee share schemes	**55**	36
Net issue/(redemption) of other debt issued	**5,434**	(373)
Proceeds from subordinated debt issued	**637**	–
Net proceeds from perpetual capital securities issued	**–**	676
Net cash provided by/(used in) financing activities	**3,180**	(2,572)
Net change in cash and cash equivalents	**(2,806)**	(781)
Net currency translation adjustments	**22**	(602)
Cash and cash equivalents at 1 January	**24,548**	28,829
Cash and cash equivalents at 30 June	**21,764**	27,446

(1) Fair value through profit or loss.

The accompanying notes form an integral part of these unaudited condensed interim financial statements.

These notes form an integral part of the unaudited condensed interim financial statements.

The unaudited condensed interim financial statements were authorised by the Board of Directors on 6 August 2026.

1. General

Oversea-Chinese Banking Corporation Limited (the Bank) is incorporated and domiciled in Singapore and is listed on the Singapore Exchange Securities Trading Limited. The address of the Bank's registered office is 63 Chulia Street, #10-00 OCBC Centre East, Singapore 049514.

The unaudited condensed interim financial statements relate to the Bank and its subsidiaries (together referred to as the Group) and the Group's interests in associates. The Group is principally engaged in the business of banking, life insurance, general insurance, asset management, investment holding, futures and stockbroking.

2. Basis of preparation

2.1 Statement of compliance

The unaudited condensed interim financial statements have been prepared in accordance with Singapore Financial Reporting Standards (International) (SFRS(I)) 1-34 Interim Financial Reporting, and do not include all of the information required for full annual financial statements. These unaudited condensed interim financial statements are to be read in conjunction with the latest annual audited financial statements.

2.2 Basis of presentation

The unaudited condensed interim financial statements are presented in Singapore Dollar, rounded to the nearest million unless otherwise stated. # represents amounts less than S$0.5 million. The unaudited condensed interim financial statements have been prepared under the historical cost convention, except as disclosed in the latest annual audited financial statements.

2.3 Use of estimates and judgements

The preparation of unaudited condensed interim financial statements in conformity with SFRS(I) requires management to exercise its judgement, use estimates and make assumptions in the application of accounting policies on the reported amounts of assets, liabilities, revenues and expenses. Although these estimates are based on management's best knowledge of current events and actions, actual results may ultimately differ from these estimates.

In preparing these unaudited condensed interim financial statements, the significant judgements made by management in applying the accounting policies and the key sources of estimation uncertainty were the same as those applied in the financial statements as at and for the year ended 31 December 2025, except for the following additions.

The significant accounting estimates include impairment of financial assets and impairment of goodwill and other intangible assets, as discussed below:

Impairment of financial assets
In determining whether the credit risk of the Group's financial assets/exposures has increased significantly since initial recognition, the Group considers quantitative and qualitative information such as the Group's historical credit assessment experience and available forward-looking information. Expected credit losses (ECL) estimates are based on probability-weighted forward-looking economic scenarios. The parameters used in ECL measurement (probability of default, loss given default and exposure at default) incorporates forward-looking information. The determination of the forward-looking economic scenarios and incorporation of forward-looking information into ECL measurement requires management to exercise judgement based on its assessment of current macroeconomic conditions.

2. Basis of preparation *(continued)*

2.3 Use of estimates and judgements *(continued)*

Impairment of financial assets *(continued)*

Allowances for non-credit-impaired loans to customers
As of 30 June 2026, the forward-looking scenarios used in the ECL model have been updated from those as of 31 December 2025, which reflects the latest macroeconomic view. Additionally, post-model adjustments were made to address events that are not incorporated in the baseline ECL. These post-model adjustments were reviewed and approved in accordance with the Group's ECL framework, and were made to more accurately reflect the continued weakness of certain industries and segments.

Sensitivity of ECL
ECL is estimated to decrease by S$611 million (30 June 2025: S$688 million) should all the exposures in Stage 2 (lifetime ECL) move to Stage 1 (12-month ECL).

Allowances for credit-impaired loans to customers
In respect of credit-impaired exposures, management judgement and estimation are applied in, amongst others, identifying impaired exposures, estimating the related recoverable cash flows and where applicable, determining collateral values and timing of realisation. Judgements and assumptions in respect of these matters have been updated to reflect the relevant information as of 30 June 2026.

The Group's allowances for credit-impaired loans to customers are disclosed in Note 12.

Impairment of goodwill and other intangible assets
The recoverable amount of goodwill and other intangible assets is determined based on the present value of estimated future cash flows expected to arise from the respective cash-generating units' continuing operations. In light of current macroeconomic conditions, management reassessed the assumptions applied in estimating the future cash flows, including growth rates and discount rates used in computing the recoverable amount, and determined that no impairment should be recognised during the period.

2.4 Changes in accounting policies

The following new/revised financial reporting standards and interpretations were applied with effect from 1 January 2026:

SFRS(I)	Title
SFRS(I) 9 (Amendments), SFRS(I) 7 (Amendments)	*Classification and Measurement of Financial Instruments – Amendments to SFRS(I) 9 and SFRS(I) 7*
SFRS(I) 9 (Amendments), SFRS(I) 7 (Amendments)	*Contracts Referencing Nature-dependent Electricity*
Various	*Annual Improvements to SFRS(I)s – Volume 11*

The accounting policies applied by the Group in the unaudited condensed interim financial statements are the same as those applied by the Group in its financial statements as at and for the year ended 31 December 2025, except for the new/revised financial reporting standards and interpretations as set out above. The initial application of the above standards (including their consequential amendments) and interpretations did not have any material impact on the Group's unaudited condensed interim financial statements.

There are a number of new/revised financial reporting standards in issue but not yet effective. They are not expected to have a significant impact on the Group's financial statements when adopted except as described below.

2. Basis of preparation *(continued)*

2.4 Changes in accounting policies *(continued)*

SFRS(I) 18 Presentation and Disclosure in Financial Statements

SFRS(I) 18 will replace SFRS(I) 1-1 *Presentation of Financial Statements* and applies for annual reporting periods beginning on or after 1 January 2027. While SFRS(I) 18 does not impact the recognition and measurement of items in the financial statements, it impacts the presentation and disclosure of the income statement and introduces additional disclosure requirements, in particular those related to the income statement and providing management-defined performance measures within the financial statements.

The Group is currently assessing the impact of applying the new standard on the Group's consolidated financial statements, particularly with respect to the structure of the Group's income statement, disclosure of management-defined performance measures and other additional disclosure requirements.

The Group will apply the new standard from its mandatory effective date of 1 January 2027. Retrospective application is required. Therefore, comparative information for the financial year ending 31 December 2026 will be restated in accordance with SFRS(I) 18.

3. Net interest income

	GROUP	
S$ million	**1H 2026**	**1H 2025**
Interest income		
Loans to customers	**6,475**	7,126
Placements with and loans to banks	**1,031**	1,474
Other interest-earning assets	**2,115**	1,804
	9,621	10,404
Interest expense		
Deposits of non-bank customers	**(4,143)**	(4,882)
Deposits and balances of banks	**(370)**	(243)
Other borrowings	**(622)**	(651)
	(5,135)	(5,776)
Net interest income	**4,486**	4,628

4. Fees and commissions (net)

	GROUP	
S$ million	**1H 2026**	**1H 2025** [2]
Gross fee and commission income		
Credit card	**204**	202
Investment banking	**99**	77
Loan-related	**137**	124
Service charges	**61**	62
Trade-related [1]	**154**	142
Wealth management	**1,038**	734
Others	**16**	17
	1,709	1,358
Fee and commission expense	**(295)**	(232)
Fees and commissions (net)	**1,414**	1,126

(1) Includes trade, remittance and guarantee-related fees.
(2) Certain comparative figures have been reclassified to be consistent with the presentation for 1H 2026.

5. Other income

	GROUP	
S$ million	**1H 2026**	**1H 2025**
Disposal of investment securities	**66**	51
Disposal of property, plant and equipment	**36**	17
Rental and property-related income	**47**	46
Dividends from FVOCI securities	**16**	18
Others	**13**	13
Other income	**178**	145

6. Other operating expenses

	GROUP	
S$ million	**1H 2026**	**1H 2025**
Property, plant and equipment		
Depreciation	**291**	262
Maintenance and rental	**96**	83
Others	**220**	211
	607	556
Other operating expenses	**350**	317
Total other operating expenses	**957**	873

7. Allowances for loans and other assets

	GROUP	
S$ million	**1H 2026**	**1H 2025**
Allowances:		
Impaired loans	**145**	144
Impaired other assets	**2**	15
Non-impaired loans	**210**	155
Non-impaired other assets	**15**	12
Allowances for loans and other assets	**372**	326

8. Dividends/distributions

	GROUP	
S$ million	**1H 2026**	**1H 2025**
Ordinary dividends:		
2024 final tax-exempt dividend of 41 cents	**–**	1,844
2024 special tax-exempt dividend of 16 cents	**–**	720
2025 final tax-exempt dividend of 42 cents	**1,886**	–
2025 special tax-exempt dividend of 16 cents	**718**	–
Distributions for other equity instruments:		
3.0% perpetual capital securities	**3**	3
3.9% perpetual capital securities	**10**	10
4.5% perpetual capital securities	**12**	12
4.05% perpetual capital securities	**10**	10
5.398% perpetual capital securities issued by subsidiary	**16**	–
Total dividends and distributions	**2,655**	2,599

9. Share capital

	GROUP AND BANK	
Shares (million)	**30 Jun 2026**	**31 Dec 2025**
Issued ordinary shares		
At 1 January	**4,501**	4,515
Cancellation of shares	**–**	(14)
Shares issued to non-executive directors	**#**	#
At 30 June/ 31 December	**4,501**	4,501
Treasury shares		
At 1 January	**(11)**	(15)
Share buyback	**(10)**	(27)
Cancellation of shares	**–**	14
Share Option Scheme	**2**	4
Share Purchase Plan	**2**	7
Treasury shares transferred to DSP Trust	**6**	6
At 30 June/ 31 December	**(11)**	(11)
Total issued ordinary shares excluding treasury shares	**4,490**	4,490
Issued share capital (S$ million)	**17,844**	17,887

(1) # represents less than 500,000 shares.

Pursuant to the share purchase mandate approved at the Annual General Meeting held on 16 April 2026, the Bank purchased a total of 10 million ordinary shares in the half year ended 30 June 2026. The ordinary shares were purchased by way of open market acquisitions at prices ranging from S$20.93 to S$22.99 per share and the total consideration paid was S$220 million (including transaction costs).

As at 30 June 2025, the number of treasury shares was 19 million and the total number of issued ordinary shares excluding treasury shares was 4,496 million.

As at 30 June 2026, the number of options outstanding under the OCBC Share Option Scheme 2001 was 3 million (30 June 2025: 6 million) and the number of acquisition rights outstanding under the OCBC Employee Share Purchase Plan was 13 million (30 June 2025: 13 million).

10. Deposits and balances of non-bank customers and banks

	GROUP	
S$ million	**30 Jun 2026**	**31 Dec 2025**
Deposits of non-bank customers		
Fixed deposits	**175,095**	166,140
Savings deposits	**109,358**	105,869
Current accounts	**116,763**	111,441
Others	**57,706**	44,836
	458,922	428,286
Deposits and balances of banks	**28,941**	15,280
Total deposits	**487,863**	443,566

11. Debt issued

	GROUP	
S$ million	**30 Jun 2026**	**31 Dec 2025**
Unsecured		
Subordinated debt	**4,170**	3,551
Fixed and floating rate notes	**7,044**	4,689
Commercial paper	**17,673**	15,299
Structured notes	**5,628**	5,428
Secured		
Covered bonds	**2,212**	1,515
	36,727	30,482
Debt issued by maturity		
Due within 1 year	**23,610**	19,630
Due after 1 year	**13,117**	10,852
	36,727	30,482

12. Loans to customers

	GROUP	
S$ million	**30 Jun 2026**	**31 Dec 2025**
Gross loans	**364,493**	341,120
Allowances		
Impaired loans	**(1,547)**	(1,577)
Non-impaired loans	**(3,058)**	(2,851)
Net loans	**359,888**	336,692

13. Segment information

The Group provides operating segment information primarily by business and additional segment information by geography.

13.1 Business segments

S$ million	Global Consumer/ Private Banking	Global Wholesale Banking	Global Markets	Insurance	Others	Group
Half year ended 30 June 2026						
Net interest income	**1,189**	**2,294**	**564**	**100**	**339**	**4,486**
Non-interest income	**1,580**	**667**	**209**	**1,056**	**(#)**	**3,512**
Total income	**2,769**	**2,961**	**773**	**1,156**	**339**	**7,998**
Operating profit before allowances and amortisation	**1,174**	**2,021**	**536**	**1,049**	**138**	**4,918**
Amortisation of intangible assets	**(6)**	**–**	**–**	**(3)**	**–**	**(9)**
Allowances for loans and other assets	**(14)**	**(196)**	**(13)**	**2**	**(151)**	**(372)**
Operating profit after allowances and amortisation	**1,154**	**1,825**	**523**	**1,048**	**(13)**	**4,537**
Share of results of associates, net of tax	**–**	**–**	**–**	**–**	**637**	**637**
Profit before income tax	**1,154**	**1,825**	**523**	**1,048**	**624**	**5,174**
Other information:						
Capital expenditure	**72**	**9**	**#**	**48**	**413**	**542**
Depreciation	**59**	**9**	**2**	**7**	**214**	**291**
Half year ended 30 June 2025						
Net interest income	1,284	2,321	490	103	430	4,628
Non-interest income	1,156	555	197	717	(51)	2,574
Total income	2,440	2,876	687	820	379	7,202
Operating profit before allowances and amortisation	929	1,978	457	737	297	4,398
Amortisation of intangible assets	(7)	–	–	(4)	–	(11)
Allowances for loans and other assets	(6)	(245)	(4)	1	(72)	(326)
Operating profit after allowances and amortisation	916	1,733	453	734	225	4,061
Share of results of associates, net of tax	–	–	–	–	537	537
Profit before income tax	916	1,733	453	734	762	4,598
Other information:						
Capital expenditure	37	35	#	45	193	310
Depreciation	50	8	2	3	199	262

13. Segment information *(continued)*

13.1 Business segments *(continued)*

S$ million	Global Consumer/ Private Banking	Global Wholesale Banking	Global Markets	Insurance	Others	Group
At 30 June 2026						
Segment assets	**157,023**	**243,961**	**176,791**	**123,621**	**59,422**	**760,818**
Unallocated assets						**429**
Elimination						**(31,360)**
Total assets						**729,887**
Segment liabilities	**219,122**	**203,429**	**115,223**	**111,008**	**45,182**	**693,964**
Unallocated liabilities						**2,117**
Elimination						**(31,360)**
Total liabilities						**664,721**
Other information:						
Gross non-bank loans	**122,177**	**237,210**	**4,281**	**530**	**295**	**364,493**
Non-performing assets	**642**	**2,487**	**2**	**1**	**–**	**3,132**
At 31 December 2025						
Segment assets	151,492	225,709	157,042	122,970	53,198	710,411
Unallocated assets						489
Elimination						(35,212)
Total assets						675,688
Segment liabilities	217,415	188,318	89,171	111,187	39,130	645,221
Unallocated liabilities						2,109
Elimination						(35,212)
Total liabilities						612,118
Other information:						
Gross non-bank loans	116,736	219,964	3,773	480	167	341,120
Non-performing assets	654	2,586	2	1	–	3,243

13. Segment information *(continued)*

13.1 Business segments *(continued)*

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.

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 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 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.

Insurance

The Group's insurance business, including its fund management activities, is undertaken by the Bank's subsidiary Great Eastern Holdings Limited and its subsidiaries, which provide both life and general insurance products to its customers mainly in Singapore and Malaysia.

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.

13. Segment information *(continued)*

13.2 Geographical segments

	GROUP	
S$ million	**1H 2026**	**1H 2025** (1)
Total income		
Singapore	**4,762**	4,263
Malaysia	**1,102**	936
Indonesia	**520**	522
Greater China	**1,032**	972
Other Asia Pacific	**192**	156
Rest of the World	**390**	353
	7,998	7,202
Operating profit before allowances and amortisation		
Singapore	**2,801**	2,557
Malaysia	**837**	711
Indonesia	**287**	271
Greater China	**545**	482
Other Asia Pacific	**146**	113
Rest of the World	**302**	264
	4,918	4,398
Profit before income tax		
Singapore	**2,550**	2,432
Malaysia	**825**	712
Indonesia	**257**	256
Greater China	**1,074**	860
Other Asia Pacific	**136**	72
Rest of the World	**332**	266
	5,174	4,598

(1) Certain comparative figures have been reclassified to be consistent with the presentation for 1H 2026.

	GROUP	
S$ million	**30 Jun 2026**	**31 Dec 2025**
Total assets		
Singapore	**425,013**	396,538
Malaysia	**76,011**	74,955
Indonesia	**24,964**	24,895
Greater China	**120,825**	105,110
Other Asia Pacific	**29,898**	25,456
Rest of the World	**53,176**	48,734
	729,887	675,688

The geographical segment analysis is based on the location where assets or transactions are booked.

14. Fair values of financial instruments

14.1 Valuation governance framework

The Group has an established governance framework with respect to the measurement of fair values, which includes formalised processes for the review and validation of fair values independent of the businesses entering into the transactions.

The Market Risk Management (MRM) function within the Group Risk Management Division (GRM) is responsible for the model validation process. Financial models are used to price financial instruments and to calculate value-at-risk (VaR). MRM ensures that the models used are fit for their intended purposes through internal independent validation and periodic review. MRM sources market rates independently for risk measurement and valuation.

The Treasury Financial Control and Advisory – Valuation Control function within the Group Finance Division is responsible for the establishment of the overall valuation control framework. This includes, but is not limited to, reviewing and recommending appropriate valuation adjustment methodologies, independent price testing, and identifying valuation gaps.

Valuation policies are formulated and reviewed annually by the Valuation Control function, and approved by the Market Risk Management Committee, the Group Chief Executive Officer (CEO) and Board Risk Management Committee (BRMC). Valuation adjustments are applied to account for input parameter uncertainties, known model deficiencies and other factors that may affect valuation. The main valuation adjustments are described below.

<u>Bid Offer Adjustments</u>
Bid offer adjustments are applied to account for close out cost when a position is marked at mid-price.

<u>Model Risk Adjustments</u>
Model risk adjustments are applied when there are inherent limitations in the valuation models used by the Bank.

<u>Day 1 Profit or Loss Adjustments</u>
Day 1 profit or loss adjustments are applied when the valuation technique involves the use of significant inputs which are not readily observable. The difference between the fair value at initial recognition and the transaction price is deferred as an adjustment.

The Day 1 profit or loss adjustments are released to the income statement when the significant inputs become observable, when the transaction is derecognised or amortised over the life of the transaction.

<u>Credit Valuation Adjustments</u>
Credit valuation adjustments are applied to account for the expected losses due to counterparty default on derivative positions.

<u>Collateral Valuation Adjustments</u>
Collateral valuation adjustments may be applied to collateralised derivatives due to deviations from perfect collateralisation such as when the derivative is denominated in one currency but is collateralised in another currency.

<u>Parameter Uncertainty Adjustments</u>
These valuation adjustments mainly include adjustments for illiquid prices or internal methodologies used to derive model inputs.

The Group's internal audit provides independent assurance on the respective divisions' compliance with the policy.

14. Fair values of financial instruments *(continued)*

14.2 Fair values

Financial instruments comprise financial assets, financial liabilities and off-balance sheet financial instruments. The fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants. For financial assets and liabilities not carried at fair value on the financial statements, the Group has determined that their fair values were not materially different from the carrying amounts at the reporting date. The carrying amounts and fair values of financial instruments of the Group are described below.

Financial assets

Fair values of cash and balances with central banks, placements with banks, interest and other short term receivables are expected to approximate their carrying amounts due to their short tenor or frequent re-pricing.

Securities held by the Group, comprising government securities and debt and equity securities are substantially carried at fair value on the balance sheet.

Non-bank customer loans are mainly carried at amortised cost on the balance sheet, net of allowances for impaired and non-impaired loans. The Group deems that the carrying amounts of non-bank loans approximate their fair values as substantially all the loans are subject to frequent re-pricing.

Financial liabilities

Fair value of certain financial liabilities, which include mainly customer deposits with no stated maturity, interbank borrowings and borrowings under repurchase agreements, are expected to approximate their carrying amounts due to their short tenor. For non-bank customer term deposits, contractual or derived cash flows are discounted at market rates as at reporting date to estimate the fair values, which approximate the carrying amounts.

The fair values of the Group's subordinated term notes and covered bonds are determined based on quoted market prices and independent broker offer prices. For other debts issued which are usually short term, the fair values approximate the carrying amounts.

14.3 Fair value hierarchy

The Group determines the fair values of its financial assets and liabilities using various measurements. The different levels of fair value measurements are as follows:

- Level 1 – quoted prices (unadjusted) in active markets for identical assets or liabilities;
- Level 2 – inputs other than quoted prices included within Level 1 that are observable market data either directly (i.e. as prices) or indirectly (i.e. derived from observable market data). The valuation techniques that use market parameters as inputs include, but are not limited to, yield curves, volatilities and foreign exchange rates; and
- Level 3 – inputs for the valuation that are not based on observable market data.

14. Fair values of financial instruments *(continued)*

14.3 Fair value hierarchy *(continued)*

The following table summarises the Group's assets and liabilities measured at fair values subsequent to initial recognition by level of the fair value hierarchy:

GROUP	30 June 2026				31 December 2025			
S$ million	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Financial assets measured at fair value								
Placements with and loans to banks	**1,688**	**18,616**	**–**	**20,304**	4,182	15,213	–	19,395
Debt and equity securities	**43,086**	**15,019**	**1,846**	**59,951**	36,705	12,684	1,951	51,340
Derivative receivables	**94**	**14,915**	**1,309**	**16,318**	117	12,261	657	13,035
Government treasury bills and securities	**49,803**	**9,833**	**–**	**59,636**	44,865	7,875	–	52,740
Assets for life insurance funds	**51,808**	**44,389**	**5,157**	**101,354**	53,137	42,625	4,614	100,376
Total	**146,479**	**102,772**	**8,312**	**257,563**	139,006	90,658	7,222	236,886
Non-financial assets measured at fair value								
Investment properties for life insurance funds	**–**	**–**	**2,095**	**2,095**	–	–	2,095	2,095
Associates	**–**	**–**	**93**	**93**	–	–	86	86
Total	**–**	**–**	**2,188**	**2,188**	–	–	2,181	2,181
Financial liabilities measured at fair value								
Derivative payables	**411**	**13,972**	**1,104**	**15,487**	314	13,205	559	14,078
Trading portfolio liabilities	**541**	**2**	**–**	**543**	197	–	–	197
Debt issued/other deposits	**–**	**3,682**	**1,110**	**4,792**	–	3,396	1,212	4,608
Other liabilities for life insurance funds	**10**	**286**	**–**	**296**	64	142	–	206
Total	**962**	**17,942**	**2,214**	**21,118**	575	16,743	1,771	19,089

During the financial year, the Group transferred financial assets from Level 2 to Level 1 as prices became observable arising from increased market activity. Financial assets were also transferred from Level 1 to Level 2 when quoted prices become unobservable arising from reduced market activity.

14. Fair values of financial instruments *(continued)*

14.3 Fair value hierarchy *(continued)*

Valuation techniques and unobservable inputs for Level 3 instruments

GROUP S$ million	Fair value at 30 June 2026	Classification	Valuation techniques	Unobservable inputs
Financial assets				
Equity securities	**1,846**	FVTPL/FVOCI	Net asset value/ Multiples/Discounted cash flows	Value of net asset/ Earnings and multiples/Cash flows and discount rate
Derivative receivables	**1,309**	FVTPL	Option pricing model Derivatives pricing	Volatility/Correlation Yield curve
Assets for life insurance funds	**5,157**	FVTPL/FVOCI	Net asset value	Value of net asset
Total	**8,312**			
Financial liabilities				
Derivative payables	**1,104**	FVTPL	Option pricing model Derivatives pricing	Volatility/Correlation Yield curve
Debt issued	**1,110**	FVTPL	Net asset value	Value of net asset
Total	**2,214**			

GROUP S$ million	Fair value at 31 December 2025	Classification	Valuation techniques	Unobservable inputs
Financial assets				
Equity securities	1,951	FVTPL/FVOCI	Net asset value/ Multiples/Discounted cash flows	Value of net asset/ Earnings and multiples/Cash flows and discount rate
Derivative receivables	657	FVTPL	Option pricing model Derivatives pricing	Volatility/Correlation Yield curve
Assets for life insurance funds	4,614	FVTPL/FVOCI	Net asset value	Value of net asset
Total	7,222			
Financial liabilities				
Derivative payables	559	FVTPL	Option pricing model Derivatives pricing	Volatility/Correlation Yield curve
Debt issued	1,212	FVTPL	Net asset value	Value of net asset
Total	1,771			

14. Fair values of financial instruments *(continued)*

14.3 Fair value hierarchy *(continued)*

Movements in Level 3 financial assets

GROUP S$ million	Debt and equity securities	Derivative receivables	Assets for life insurance funds	Total
Financial assets measured at fair value				
At 1 January 2026	**1,951**	**657**	**4,614**	**7,222**
Additions	**238**	**35**	**735**	**1,008**
Settlements/disposals	**(138)**	**(18)**	**(208)**	**(364)**
Transfer out [(1)]	**(5)**	**(28)**	**–**	**(33)**
(Losses)/gains recognised in				
- profit or loss	**(121)**	**655**	**16**	**550**
- other comprehensive income	**(79)**	**8**	**#**	**(71)**
At 30 June 2026	**1,846**	**1,309**	**5,157**	**8,312**
Unrealised (losses)/gains included in profit or loss for assets held at the end of the period	**(128)**	**1,147**	**16**	**1,035**

(1) Relates to transfers from Level 3 to Level 2 due to use of inputs based on market observable data.

GROUP S$ million	Debt and equity securities	Derivative receivables	Assets for life insurance funds	Total
Financial assets measured at fair value				
At 1 January 2025	2,059	584	3,648	6,291
Additions	661	29	1,457	2,147
Settlements/disposals	(455)	(35)	(378)	(868)
(Losses)/gains recognised in				
- profit or loss	(295)	96	(115)	(314)
- other comprehensive income	(19)	(17)	2	(34)
At 31 December 2025	1,951	657	4,614	7,222
Unrealised (losses)/gains included in profit or loss for assets held at the end of the year	(138)	721	(115)	468

Movements in Level 3 financial liabilities

GROUP S$ million	2026 Debt issued	2026 Derivative payables	2026 Total	2025 Debt issued	2025 Derivative payables	2025 Total
Financial liabilities measured at fair value						
At 1 January	**1,212**	**559**	**1,771**	–	596	596
Additions	**629**	**35**	**664**	1,318	29	1,347
Settlements/disposals	**(725)**	**(18)**	**(743)**	–	(36)	(36)
Transfer out [(1)]	**–**	**(16)**	**(16)**	–	–	–
(Gains)/losses recognised in						
- profit or loss	**(6)**	**536**	**530**	(106)	(13)	(119)
- other comprehensive income	**–**	**8**	**8**	–	(17)	(17)
At 30 June/31 December	**1,110**	**1,104**	**2,214**	1,212	559	1,771
Unrealised gains/(losses) included in profit or loss for liabilities held at the end of the period/year	**6**	**(1,026)**	**(1,020)**	106	(609)	(503)

(1) Relates to transfers from Level 3 to Level 2 due to use of inputs based on market observable data.

14. Fair values of financial instruments *(continued)*

14.3 Fair value hierarchy *(continued)*

Movements in Level 3 non-financial assets

GROUP S$ million	2026 Investment properties for life insurance funds [1]	2026 Associates [2]	2026 Total	2025 Investment properties for life insurance funds [1]	2025 Associates [2]	2025 Total
Non-financial assets measured at fair value						
At 1 January	**2,095**	**86**	**2,181**	1,939	68	2,007
Additions	**–**	**–**	**–**	1	–	1
Reclassification from property, plant and equipment	**–**	**–**	**–**	12	–	12
Gains recognised in						
- profit or loss	**–**	**7**	**7**	131	15	146
- other comprehensive income	**#**	**–**	**#**	12	3	15
At 30 June/31 December	**2,095**	**93**	**2,188**	2,095	86	2,181

[1] The fair value of investment properties is determined based on a combination of income approach, comparison approach and capitalisation approach under Level 3 fair value measurements.
[2] The fair value of investment in associate is determined based on income approach under Level 3 fair value measurements.

Other Information Required by Listing Rule Appendix 7.2

OTHER INFORMATION

1. Review

The condensed interim financial statements, comprising the balance sheets of Oversea-Chinese Banking Corporation Limited (the Bank) and its subsidiaries (the Group) as at 30 June 2026 and the consolidated income statement, consolidated statement of comprehensive income, statement of changes in equity for Group and Bank and consolidated cash flow statement for the six-month period then ended and certain explanatory notes have not been audited or reviewed.

2. Review of the performance of the Group for the six-month period ended 30 June 2026

Please refer to the “Media Release” section.

3. Dividend information

Please refer to “Letter to Shareholders”.

4. Interested person transactions

The Bank has not obtained a general mandate from shareholders for Interested Person Transactions pursuant to Rule 920(1) of the Listing Manual.

5. Undertaking from directors and executive officers

The Bank has procured undertakings from all its directors and executive officers in the format set out in Appendix 7.7 of the Listing Manual pursuant to Rule 720(1) of the Listing Manual.

CONFIRMATION BY THE BOARD

We, Andrew Lee Kok Keng and Chua Kim Chiu, being directors of Oversea-Chinese Banking Corporation Limited ("the Bank"), do hereby confirm on behalf of the Board of Directors of the Bank, that to the best of our knowledge, nothing has come to our attention which may render the unaudited financial results of the Bank and of the Group for the half year ended 30 June 2026 to be false or misleading in any material aspect.

On behalf of the Board of Directors

Andrew Lee Kok Keng
Chairman

Chua Kim Chiu
Director

6 August 2026