

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

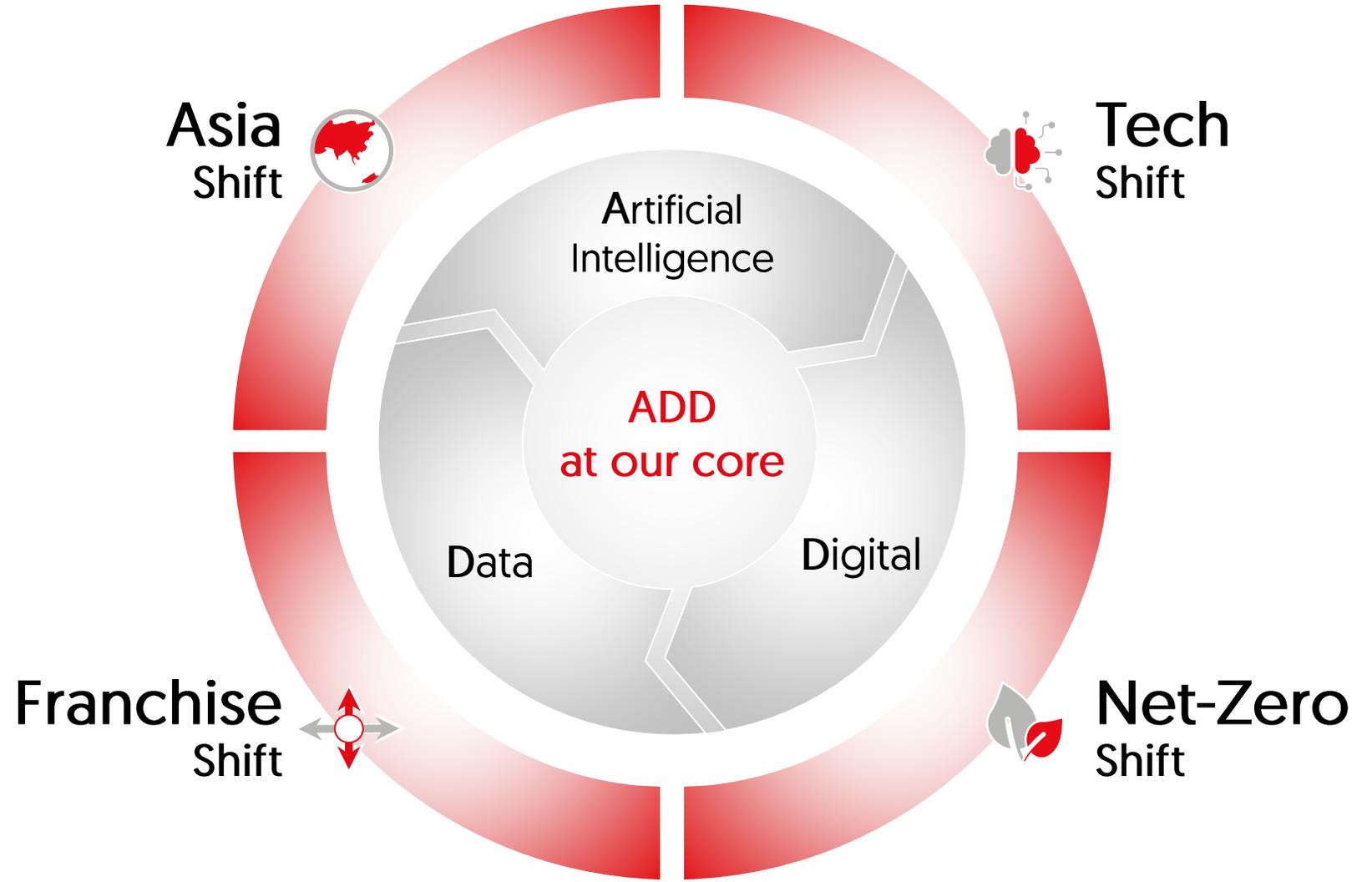
- ❑ Continued headwinds from geopolitical tensions and interest rate cut; Stay nimble to capture growth opportunities
- ❑ Total income stable to growing; Slight to moderate decline in NII^{1/}
- ❑ Mid-single-digit loan growth
- ❑ CIR at low-to-mid 40%
- ❑ Credit costs in the range of 20-25 bps
- ❑ 50%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

^{1/} 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

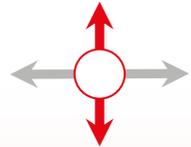


Net-Zero Shift

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

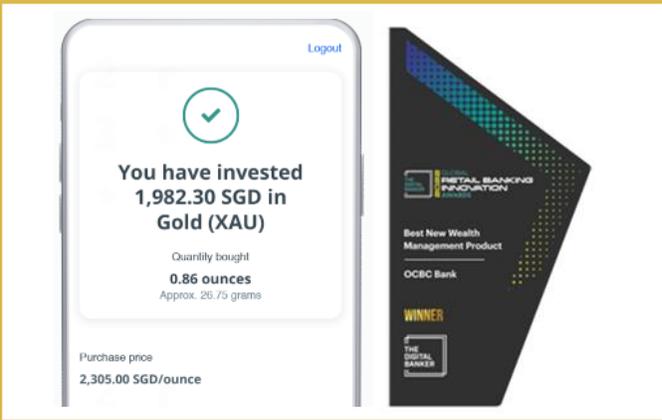
GREAT Retire Income

- 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 1st gold fund backed by physical gold vaulted in Singapore



Combining Protection with Diversification in Gold

Great Eastern GreatLink Gold Fund is the 1st 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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