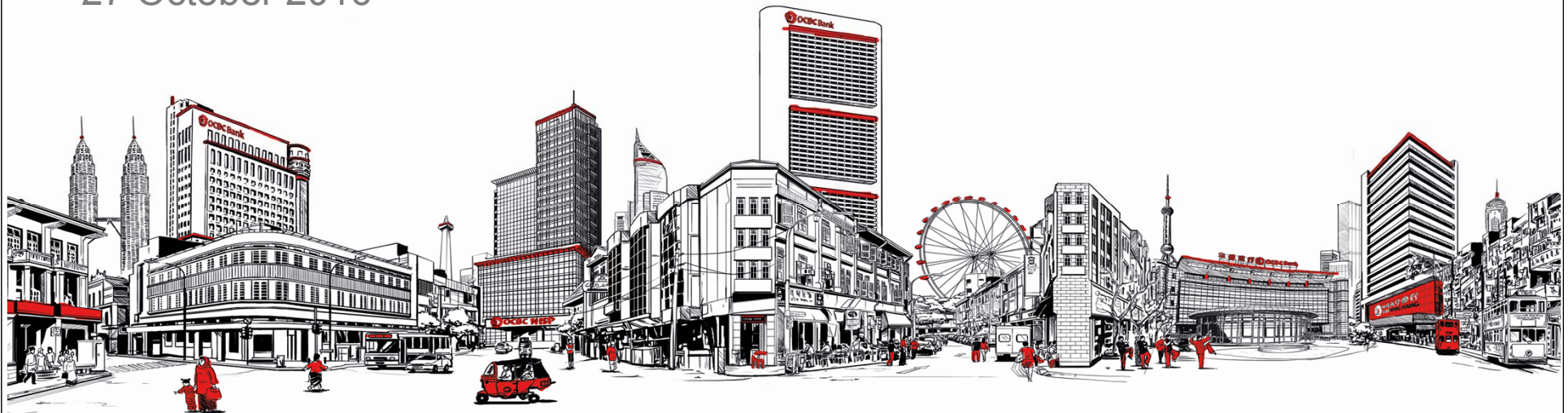


Third Quarter 2016 Results Presentation

27 October 2016



Disclaimer: This material should be read as an overview of OCBC's current business activities and operating environment. It should not be solely relied upon by investors or potential investors when making an investment decision. OCBC Bank accepts no liability whatsoever with respect to the use of this document or its content.



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3Q16 Group Performance Trends

Appendix: Performance of Major Subsidiaries

- Great Eastern Holdings
 - OCBC Wing Hang
 - OCBC Malaysia
 - OCBC NISP
-



Note: - Certain comparative figures have been restated to conform with the current period's presentation
- Amounts less than S\$0.5m are shown as "0";
- "nm" denotes not meaningful;
- "na" denotes not applicable;
- Figures may not sum to stated totals because of rounding

3Q16 Highlights

Net profit grew 5% YoY and 6% QoQ to S\$943m, underpinned by non-interest income growth

Earnings

- Net interest income declined 6% YoY from lower loan volumes and margin compression
- Non-interest income grew, driven by banking and insurance operations
- Wealth management income further increased; contributing 28% of Group total income
- Great Eastern’s (“GEH”) insurance business remained robust; NBEV was higher, NBEV margin rose with stronger sales of higher margin products
- Operating expenses were modestly higher at 4% for 9M16; 3Q16 cost-to-income ratio lower QoQ at 43.2%
- Net allowances 10% above previous year

Assets and liabilities

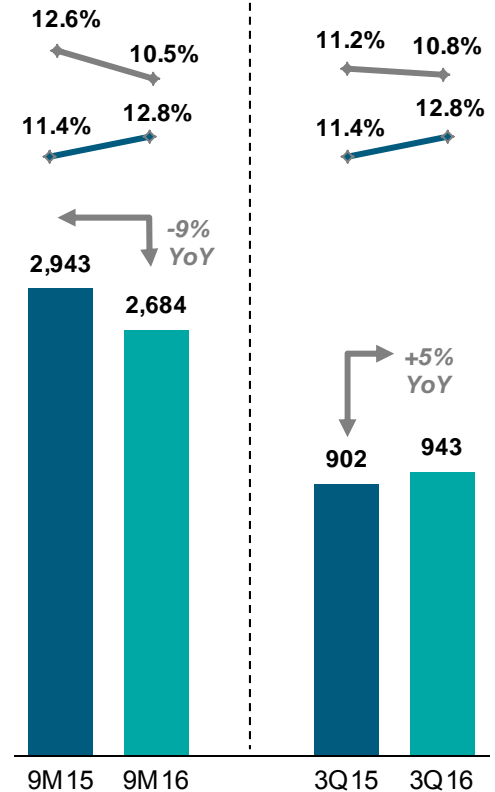
- Customer loans 2% lower from a year ago, but grew 2% QoQ
- CASA made up more than 50% of total customer deposits
- NPL ratio at 1.2%; coverage ratios remained healthy

Capital and liquidity

- Capital position strong; CET1 and Tier 1 at 15.1% and 15.6% respectively, Total CAR at 17.6%. Fully-loaded CET1 higher YoY and QoQ at 12.8%
- Leverage ratio of 8.4% well above the 3% minimum requirement
- Average all-currency Liquidity Coverage Ratio (“LCR”) was 133%



Net profit and ROE



■ ■ Net profit (S\$m)
◆ ROE (%)
◆ Fully loaded CET1 CAR (%)

3Q16 net profit increased 5% YoY and 6% QoQ to S\$943m

OCBC Group	3Q16 S\$m	3Q15 S\$m	YoY +/(-)%	2Q16 S\$m	QoQ +/(-)%
Net interest income	1,234	1,317	(6)	1,260	(2)
Non-interest income	970	775	25	788	23
Total income	2,204	2,092	5	2,048	8
Operating expenses	(953)	(900)	6	(932)	2
Operating profit	1,251	1,192	5	1,116	12
Amortisation of intangibles	(23)	(25)	(3)	(24)	–
Allowances	(166)	(150)	10	(88)	89
Associates	105	99	7	103	3
Tax & non-controlling interest (“NCI”)	(224)	(214)	5	(222)	1
Net profit	943	902	5	885	6

9M16 net profit declined 9% YoY to S\$2.68b

OCBC Group	9M16 S\$m	9M15 S\$m	YoY +/(-)%
Net interest income	3,801	3,848	(1)
Non-interest income	2,511	2,573 ^{1/}	(2)
Total income	6,312	6,421	(2)
Operating expenses	(2,807)	(2,691)	4
Operating profit	3,505	3,730	(6)
Amortisation of intangibles	(72)	(73)	(1)
Allowances	(421)	(294)	43
Associates	314	289	9
Tax & non-controlling interest ("NCI")	(642)	(709)	(9)
Net profit	2,684	2,943	(9)

3Q16 net profit *before GEH* contribution (“Banking Operations”) at S\$783m

Banking Operations	3Q16 S\$m	3Q15 S\$m	YoY +/(-)%	2Q16 S\$m	QoQ +/(-)%
Net interest income	1,209	1,294	(7)	1,235	(2)
Non-interest income	706	634	11	625	13
Total income	1,916	1,928	(1)	1,861	3
Operating expenses	(896)	(849)	6	(880)	2
Operating profit	1,020	1,079	(6)	981	4
Allowances	(161)	(136)	18	(84)	91
Associates	110	106	4	105	5
Amortisation, tax & NCI	(186)	(195)	(5)	(194)	(4)
Net profit from banking operations	783	854	(8)	808	(3)
GEH net profit contribution	159	48	232	78	105
OCBC Group net profit	943	902	5	885	6

9M16 net profit *before GEH* contribution fell 4% YoY mainly as a result of increased allowances

Banking Operations	9M16 S\$m	9M15 S\$m	YoY +/(-)%
Net interest income	3,728	3,787	(2)
Non-interest income	1,931	1,800	7
Total income	5,659	5,586	1
Operating expenses	(2,643)	(2,530)	4
Operating profit	3,016	3,056	(1)
Allowances	(409)	(280)	46
Associates	324	302	7
Amortisation, tax & NCI	(558)	(594)	(6)
Net profit from banking operations	2,373	2,484	(4)
GEH net profit contribution	311	459^{1/}	(32)
OCBC Group net profit	2,684	2,943	(9)



^{1/} 9M15 included a realised gain of S\$136m from the sale of an investment in GEH's equity portfolio. OCBC Group's share of net profit after tax and NCI amounted to S\$105m

Major subsidiaries contributed 33% to the Group's 9M16 earnings

Great Eastern Holdings

Key metrics (S\$ m)	3Q16	YoY	9M16	YoY
Net profit contribution to Group	159	+232%	311	-32%
TWNS	267	-	732	+10%
NBEV	135	+29%	323	+18%
NBEV margin (%)	50.7	+11.4ppt	44.2	+3.3ppt

OCBC Malaysia

Key metrics	3Q16	YoY	9M16	YoY
Net profit contribution to Group (S\$ m)	66	-10%	215	-8%
Loans (RM b)	68	-2%	68	-2%
Deposits (RM b)	74	-1%	74	-1%
NIM* (%)	1.79	-21bps	1.91	-8bps
NPL ratio (%)	2.1	-	2.1	-
LDR (%)	90.8	-0.8ppt	90.8	-0.8ppt

OCBC Wing Hang

Key metrics	3Q16	YoY	9M16	YoY
Net profit contribution to Group (S\$ m)	71	-2%	222	-4%
Loans (HKD b)	160	+4%	160	+4%
Deposits (HKD b)	199	+5%	199	+5%
NIM (%)	1.73	-8bps	1.76	+1bps
NPL ratio (%)	0.9	+0.3ppt	0.9	+0.3ppt
LDR (%)	80.6	-1.1ppt	80.6	-1.1ppt

OCBC NISP

Key metrics	3Q16	YoY	9M16	YoY
Net profit contribution to Group (S\$ m)	36	+34%	128	+41%
Loans (IDR t)	88	+7%	88	+7%
Deposits (IDR t)	95	+5%	95	+5%
NIM (%)	4.49	+34bps	4.63	+77bps
NPL ratio (%)	1.5	+0.2ppt	1.5	+0.2ppt
LDR (%)	92.1	+2.4ppt	92.1	+2.4ppt

Note: Further details on the subsidiaries are set out in the appendix

* Net interest/finance margin

"bps" denotes basis points

"ppt" denotes percentage points



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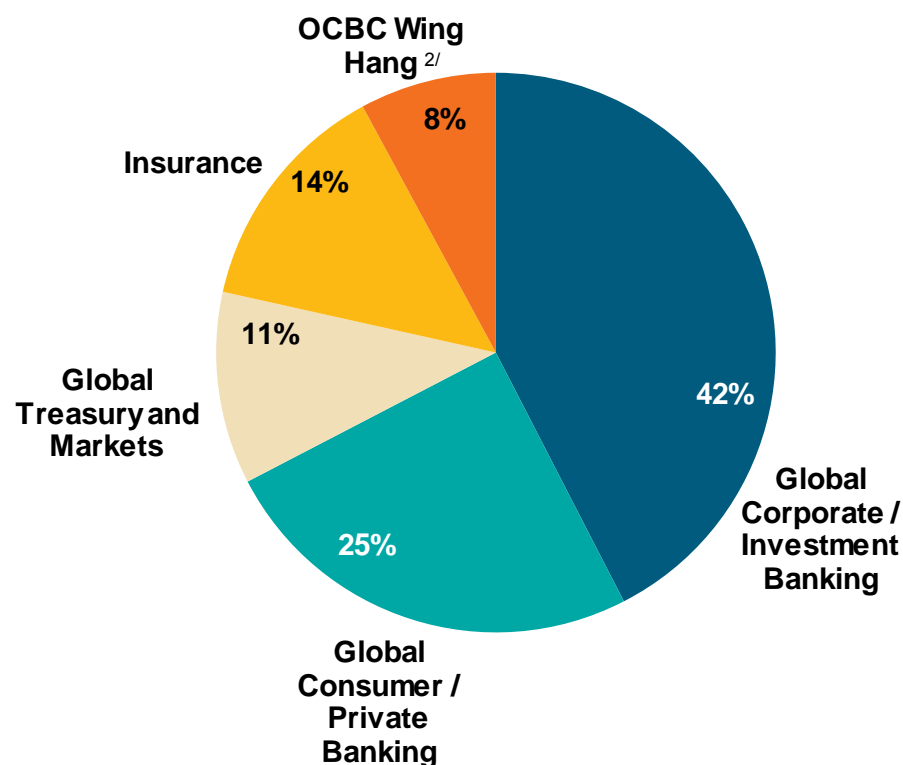
3Q16 Group Performance Trends

Appendix: Performance of Major Subsidiaries

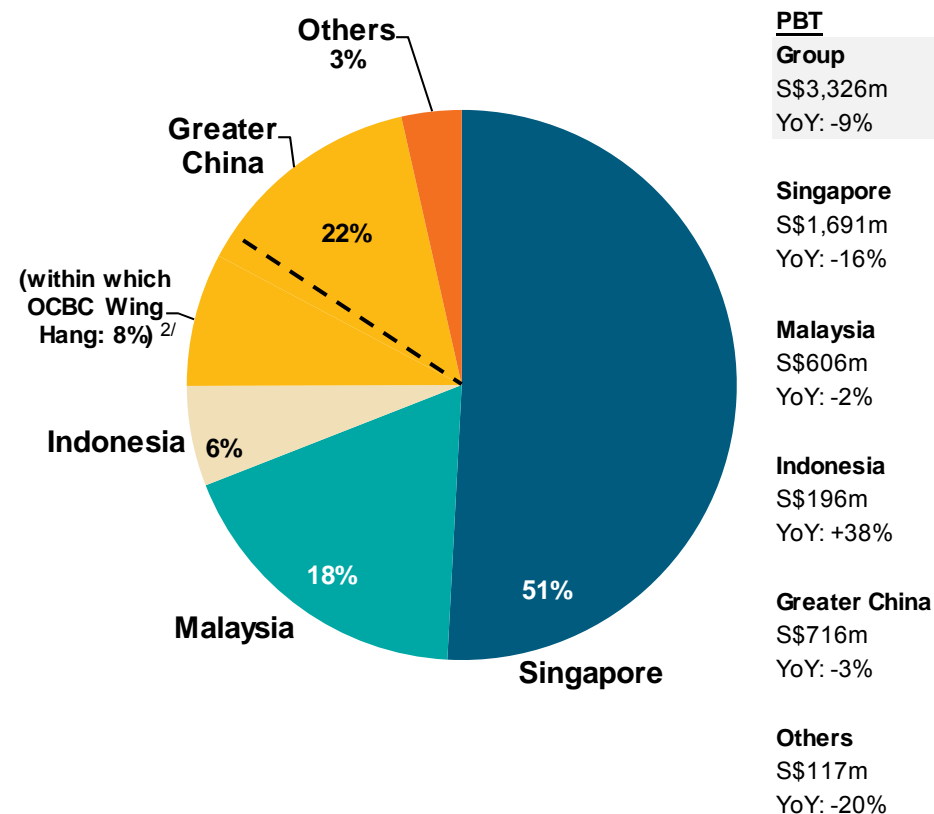
- Great Eastern Holdings
 - OCBC Wing Hang
 - OCBC Malaysia
 - OCBC NISP
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Earnings well-diversified across key geographies and main businesses

9M16 PBT by Business^{1/}



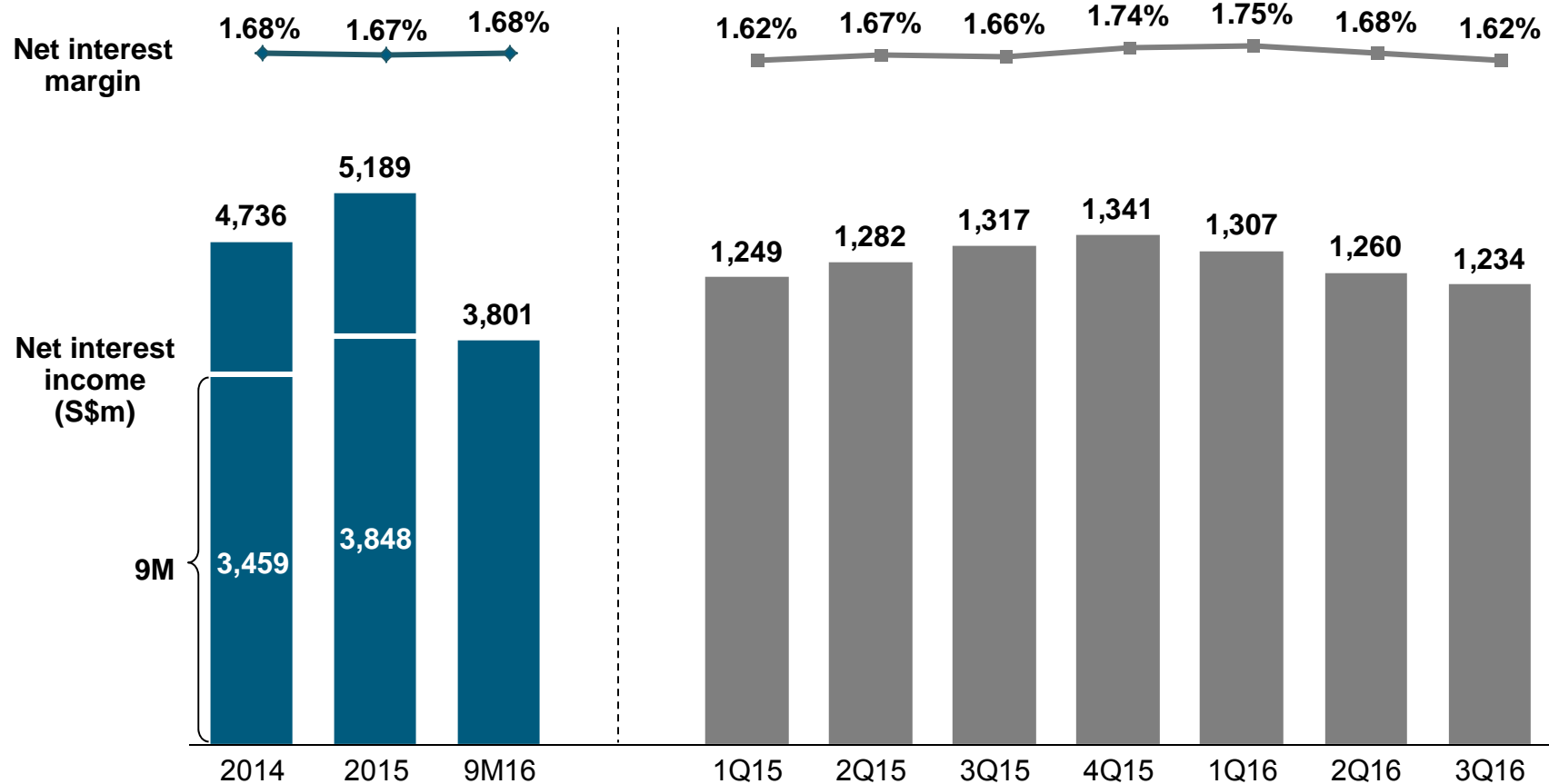
9M16 PBT by Geography



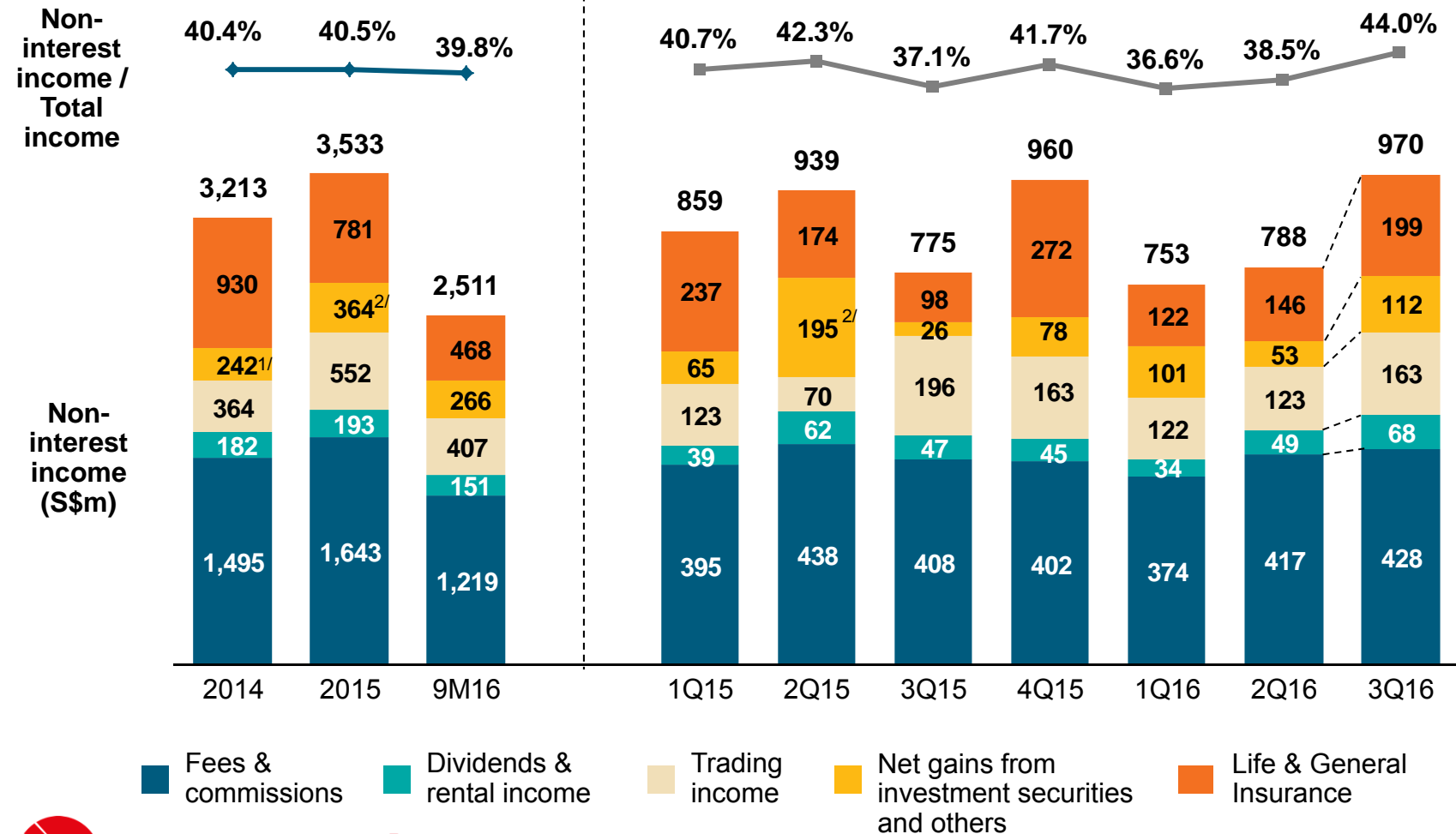
^{1/} Operating profit after allowances and amortisation. Excludes the Others segment, which comprises mainly property holding, investment holding, items not attributable to the business segments, as well as the offset of OCBC Bank (China) from mid July 2016 which is reported in both the various business segments and OCBC Wing Hang.

^{2/} This included OCBC Bank (China) from mid July 2016.

Net interest income down 6% YoY from lower loan volumes and margins; QoQ NIM decline from compression in loan yields but up 3 basis points for 9M16



Non-interest income rose 25% YoY

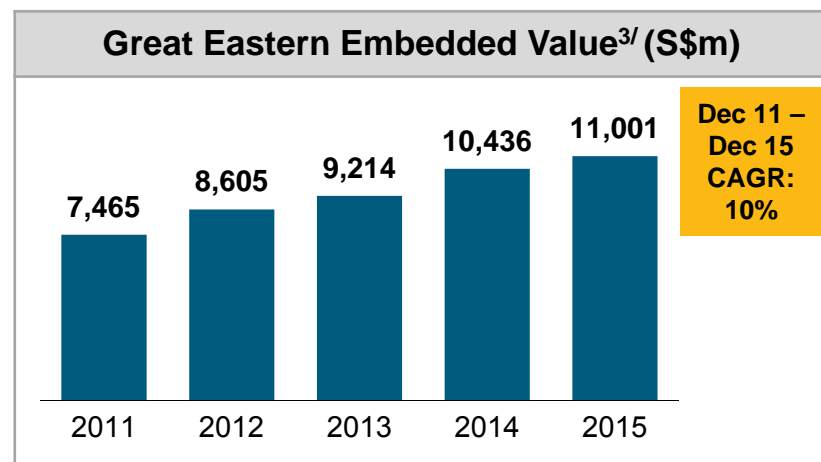
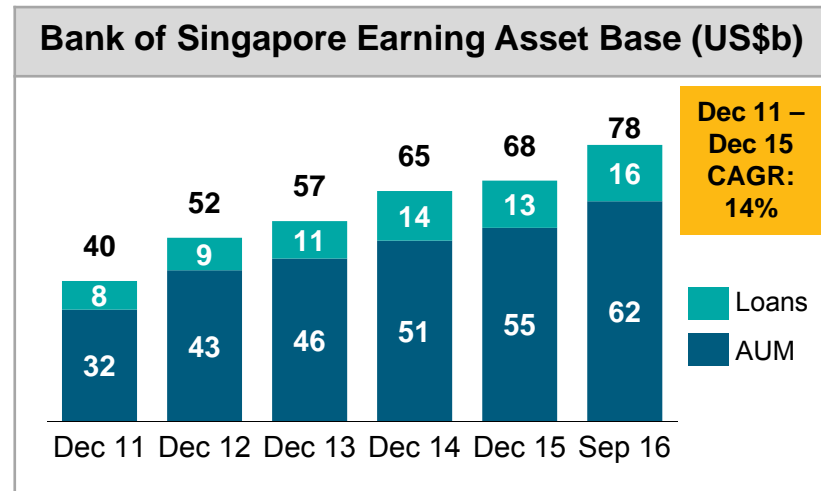
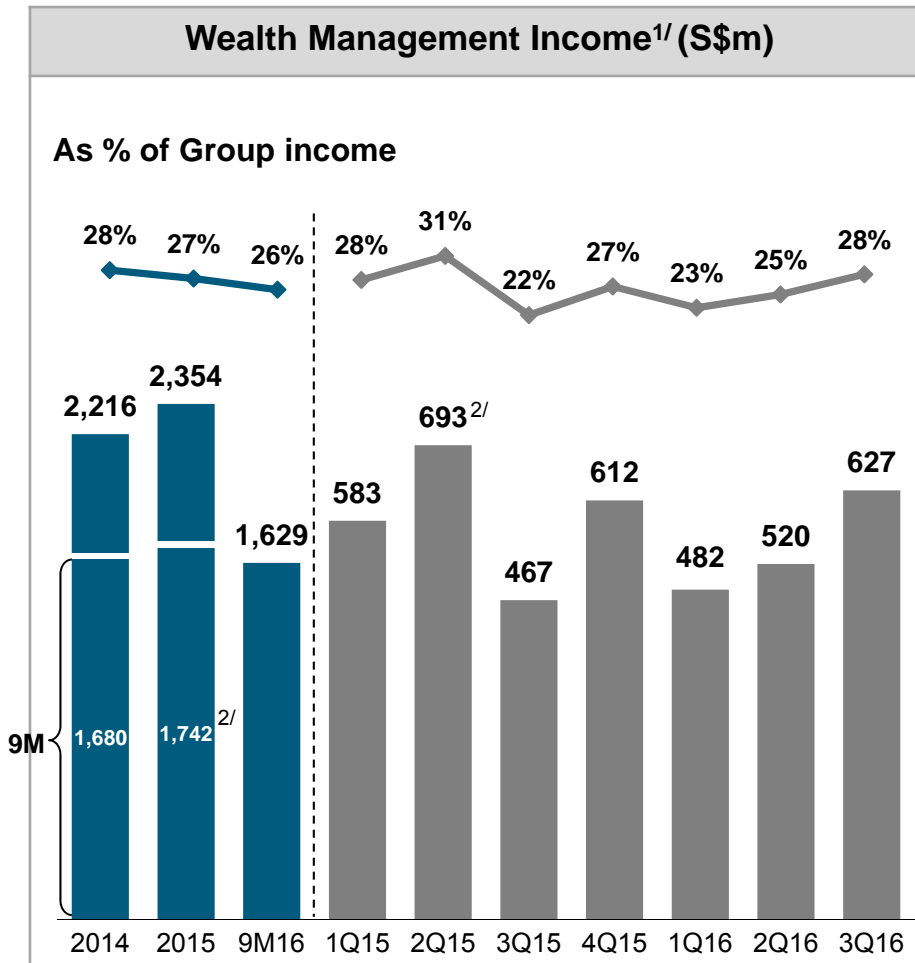


Note: Excludes non-core gains

1/ Includes a one-off gain of S\$32m from the partial disposal of GEH's stake in its China joint venture 12

2/ Includes a realised gain of S\$136m from the sale of an investment in GEH's equity portfolio

3Q16 wealth management income up 34% YoY and 21% QoQ; BOS' AUM rose 20% YoY to US\$62b

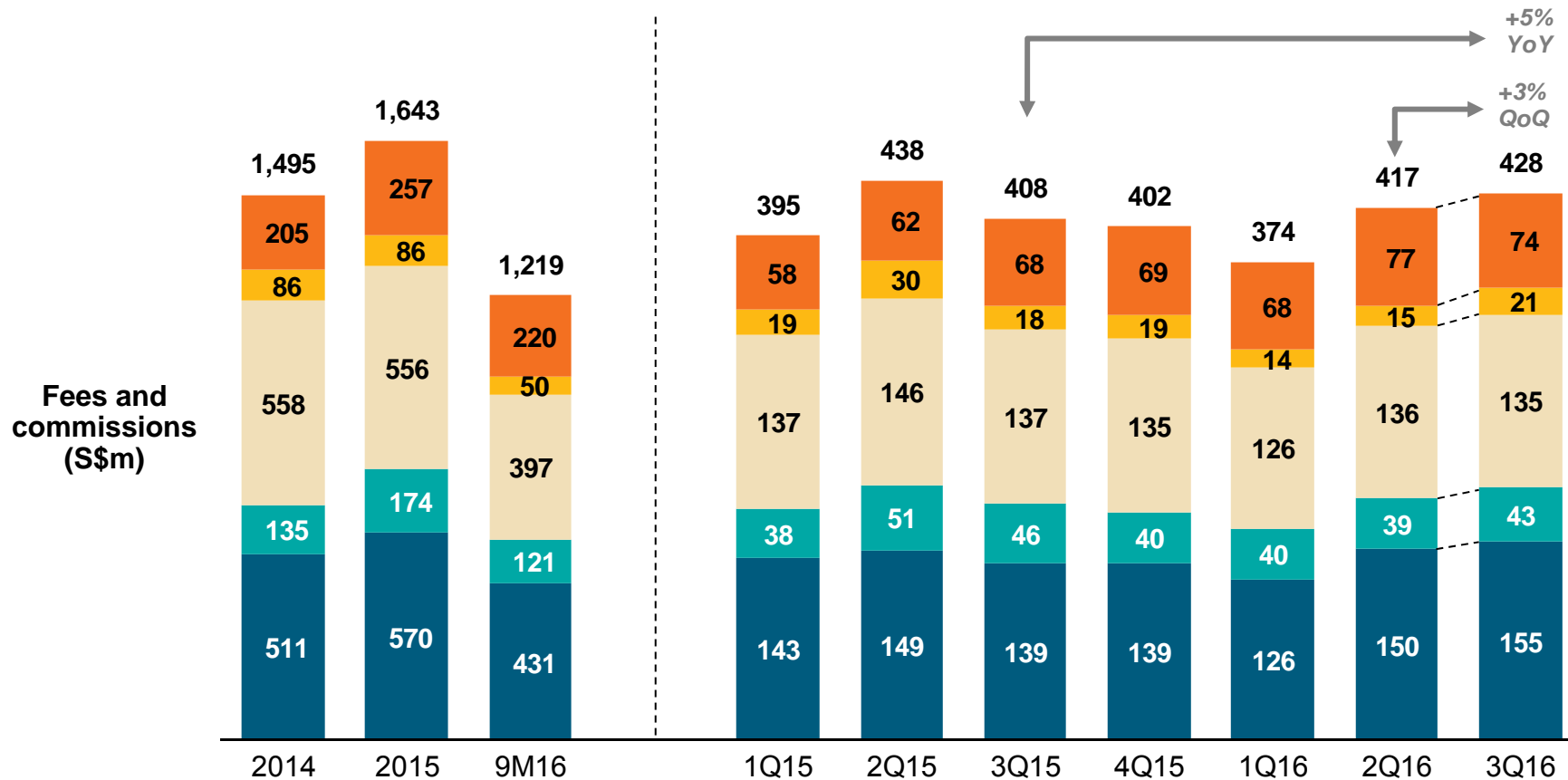


1/ Wealth management income comprises the consolidated income from insurance, asset management, stockbroking and private banking subsidiaries, plus the Group's income from the sales of unit trusts, bancassurance products, structured deposits and other treasury products to consumer customers.

2/ 9M15 and 2Q15 included a realised gain of S\$136m from the sale of an investment in GEH's equity portfolio

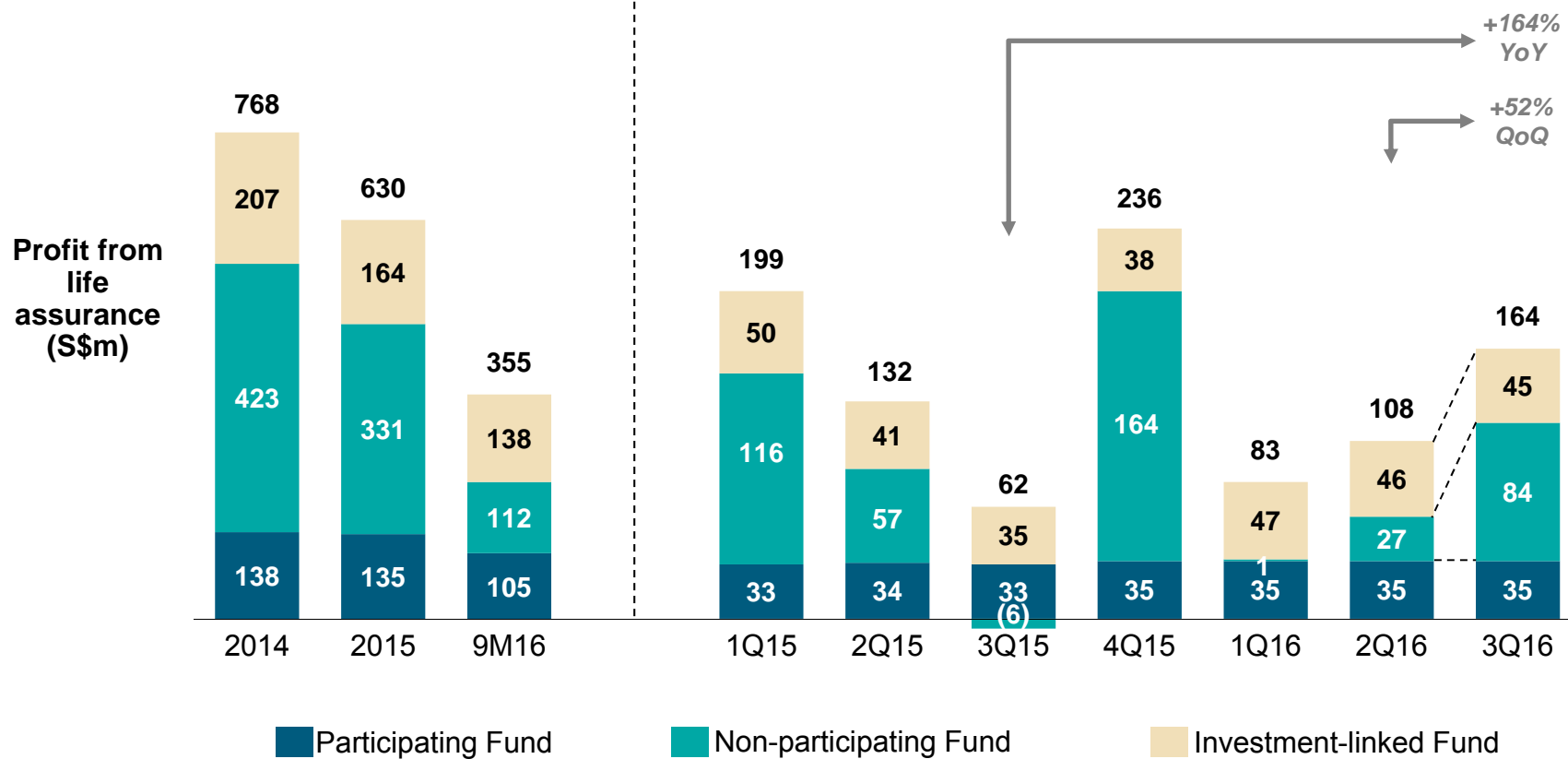
3/ An actuarial embedded value is a commonly used technique to estimate the economic value of the existing business of a life insurance company.

Fee income up 5% YoY, underpinned by strong growth in wealth management fees

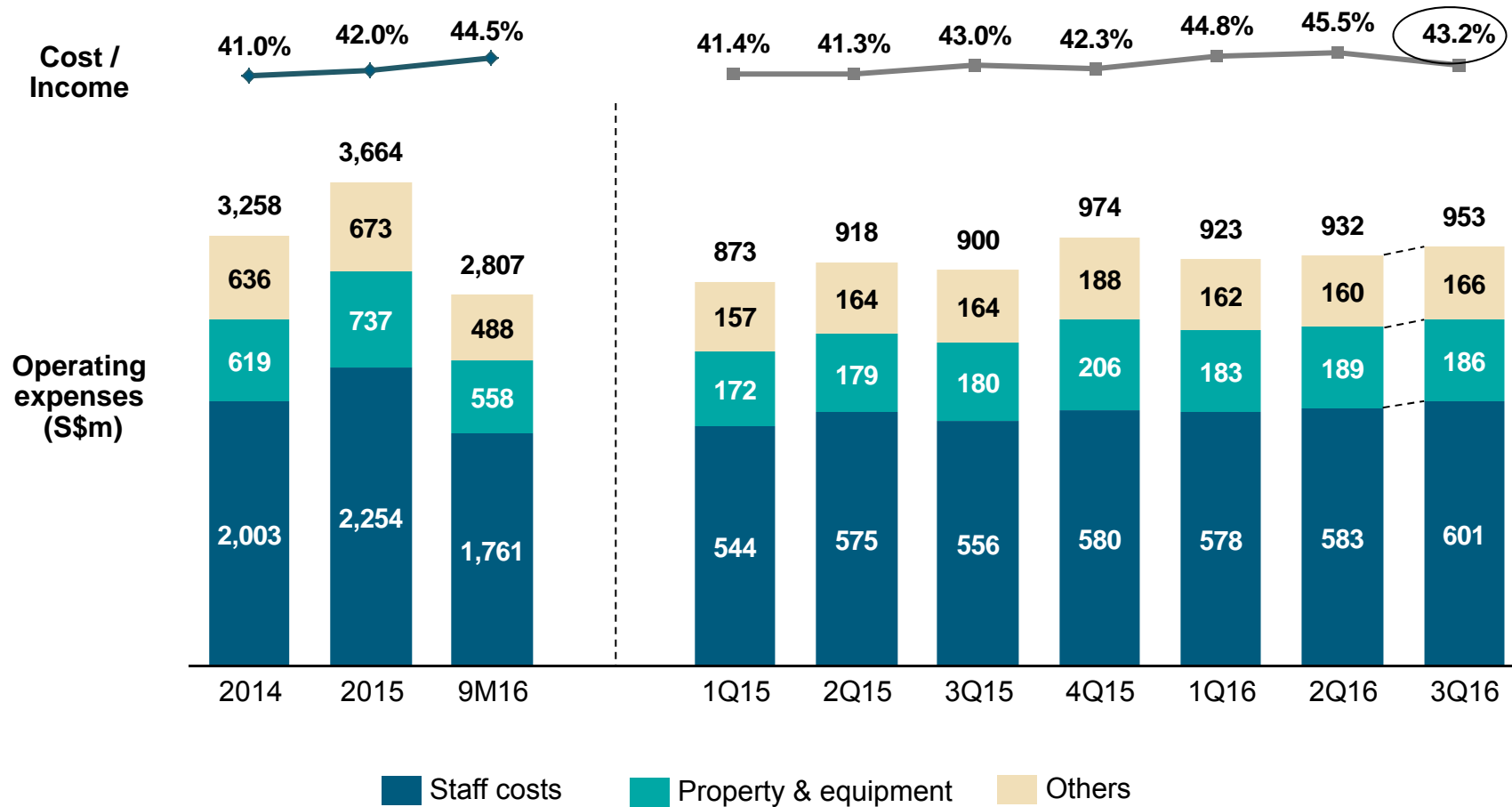


1/ Mainly comprising income from private banking, and sales of unit trusts, bancassurance products, structured deposits and other treasury products to consumer customers
 2/ Others includes credit card fees, service charges and other fee and commission income

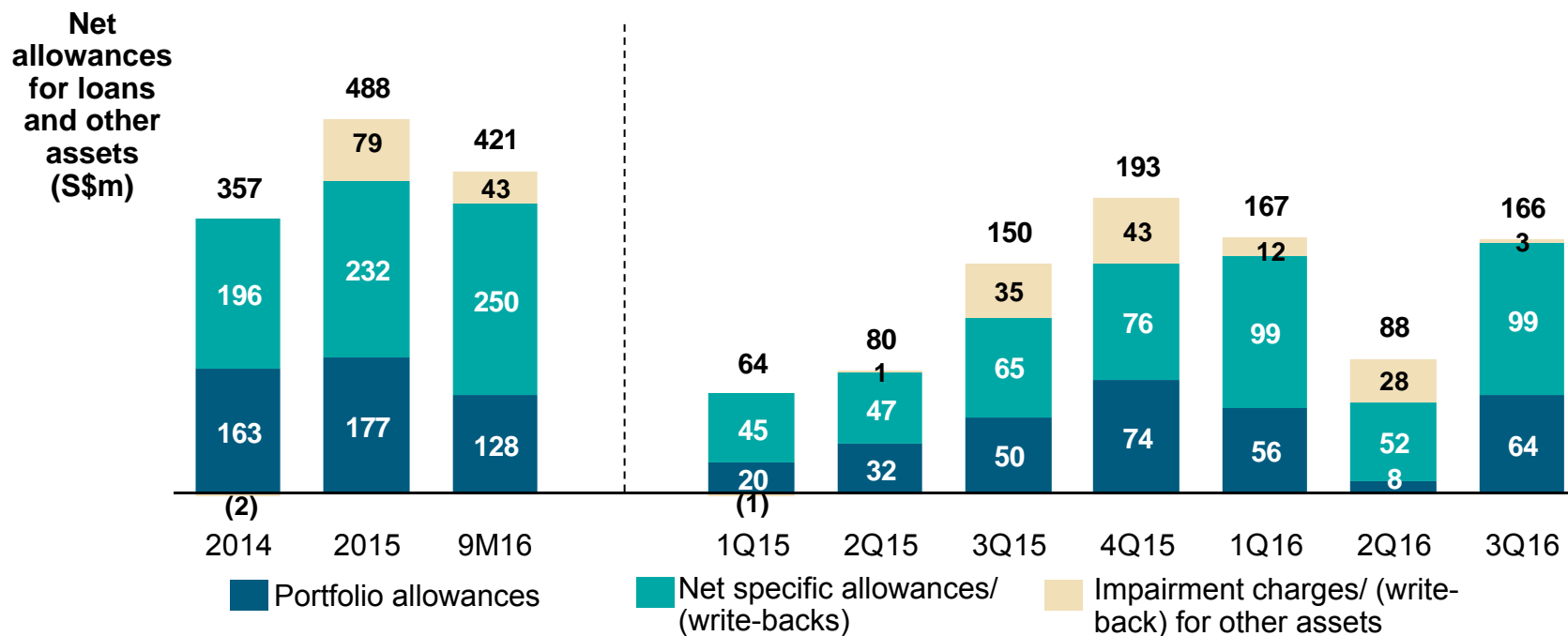
Profit from life assurance up YoY and QoQ, driven by higher underwriting returns and positive investment performance



Operating expenses tightly controlled, up only 4% in 9M16;
 3Q16 cost-to-income ratio lower QoQ at 43.2%



9M16 net allowances up 43% as allowances continued to be set aside



As a % of avg. loans (bps) ^{1/}

Net specific loan allowances	10	11	16	9	9	12	14	19	10	19
Total loan allowances ^{2/}	19	19	24	13	15	21	28	30	12	31



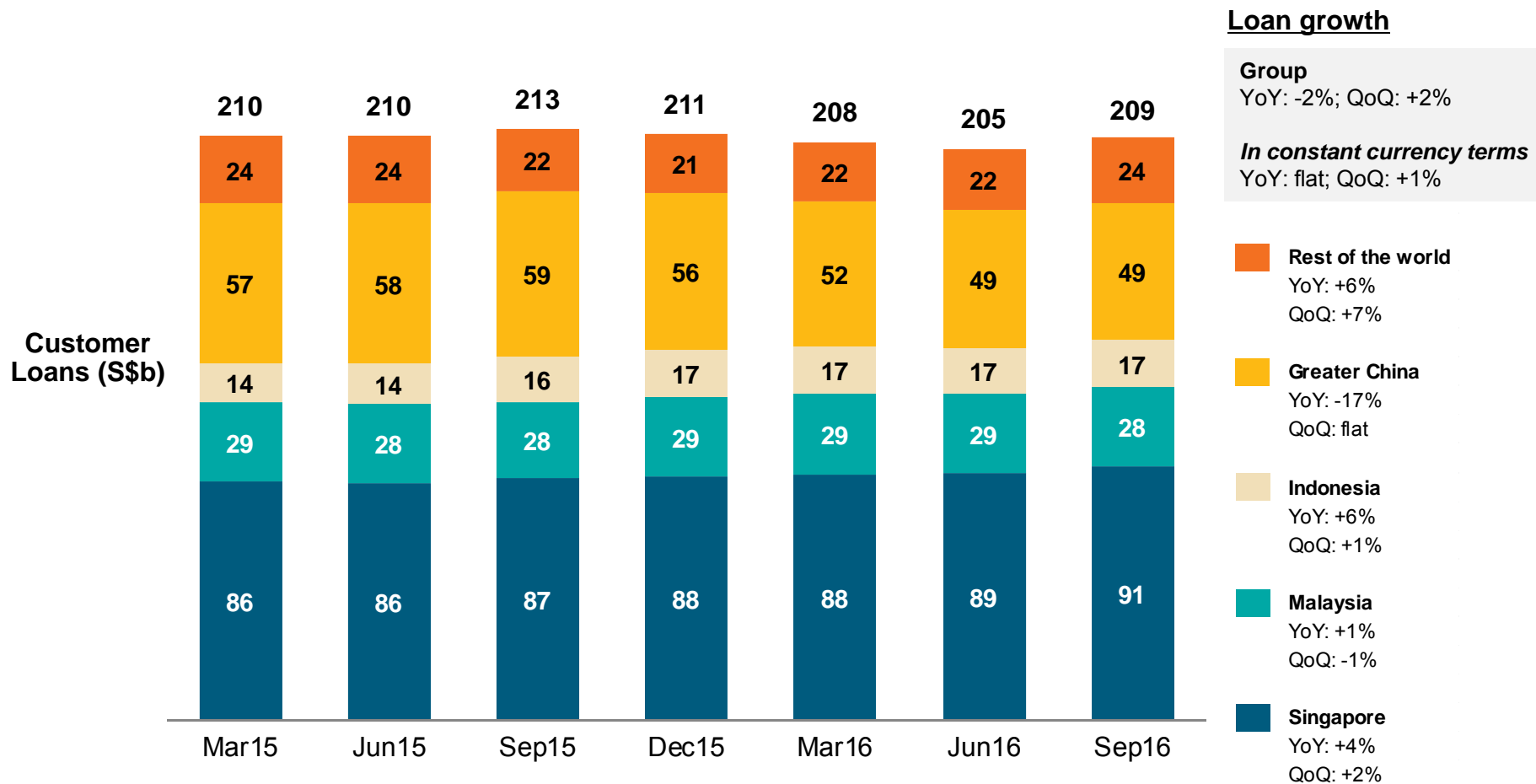
^{1/} Quarterly figures annualised

^{2/} Total loan allowances include net specific allowances and portfolio allowances

Net specific allowances for loans were higher YoY

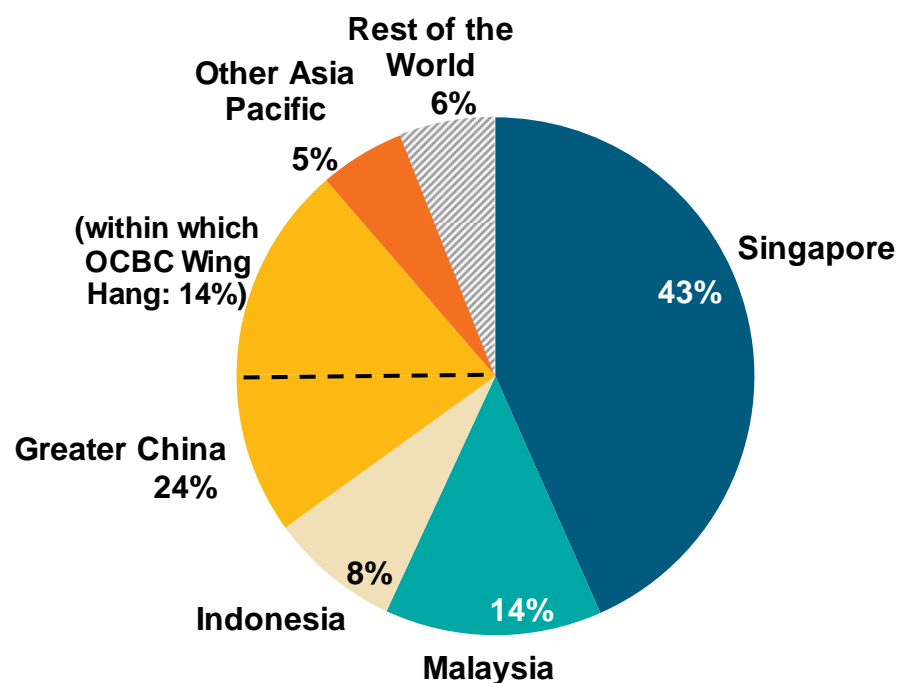
	3Q16 S\$m	3Q15 S\$m	2Q16 S\$m	9M16 S\$m	9M15 S\$m
Allowances for new and existing loans	154	133	90	380	301
Write-backs ^{1/}	(36)	(50)	(26)	(88)	(105)
Recoveries ^{2/}	(19)	(18)	(12)	(42)	(40)
Net specific allowances	99	65	52	250	156

Customer loans 2% lower YoY, but up 2% QoQ led by trade-related loans and housing loans



Customer loans continue to be well-diversified across geographies and industries

Customer Loans by Geography As of 30 September 2016



Total: S\$209b

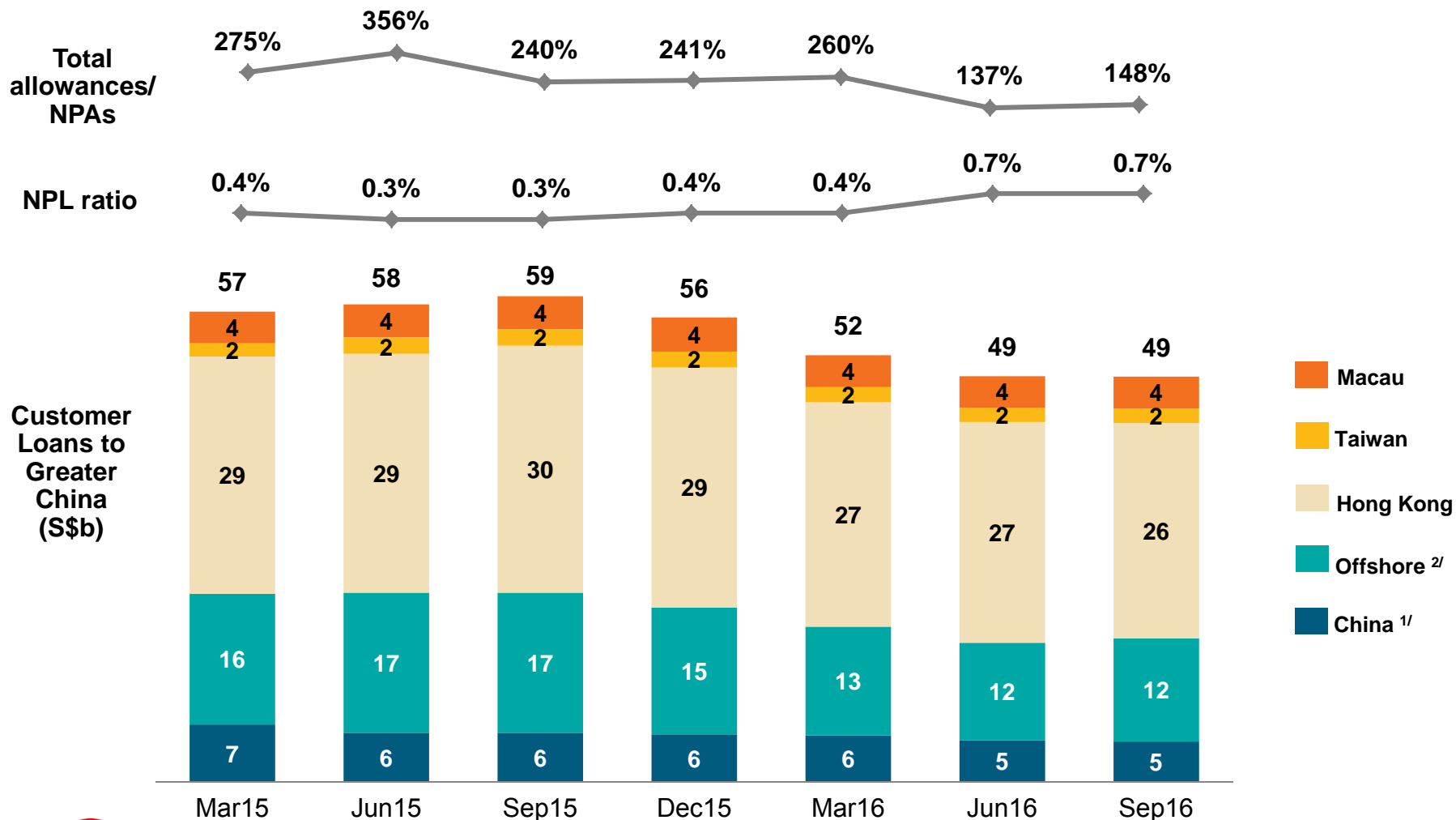
Customer Loans by Industry As of 30 September 2016

Industry	As of 30-Sep-16		As of 30-Sep-15	
	S\$b	%	S\$b	%
Housing loans	59	28	56	26
Professionals & individuals	24	12	23	11
General commerce	24	12	28	13
FIs, investment & holding cos	28	13	28	13
Building & construction	34	16	34	16
Manufacturing	12	6	13	6
Tpt, storage & comm	11	5	13	6
Agri, mining & quarrying	8	4	8	4
Others	9	4	11	5
	209	100	213	100



Note: Customer loans by Geography based on where the credit risks reside, which may be different from the borrower's country of residence or the booking location of the loans

Greater China customer loans stable QoQ; asset quality and coverage ratios remained sound



Note: Customer loans to Greater China is based on where the credit risks reside, which may be different from the borrower's country of residence or the booking location of the loans
 1/ Relates to loans that are booked in China, where credit risks reside
 2/ Relates to loans that are booked outside of China, but with credit risks traced to China

Oil & Gas and Commodities exposure

As of 30 Sep 2016	Oil & Gas S\$b	Commodities S\$b ^{2/}
Total exposure ^{1/}	14.1	15.3
<i>Of which:</i>		
On-balance sheet exposure	12.2	12.9
% of total customer loans	6%	6%
% NPL of total customer loans	0.53%	0.13%
	(Jun 16: 0.45%)	(Jun 16: 0.16%)

Oil & Gas

- Pro-active steps taken since 3Q15 to restructure loans based on stress-test results; more than half of oil & gas NPLs are being serviced
- Offshore services sector made up 42% of oil & gas on-balance sheet exposure, of which 18% are classified as NPLs

Commodities ^{2/}

- Commodity exposure comprises plantation 44%, trading 29%, and mining, processing and refining 27%
- NPL ratio as at 30 Sep 2016 remained low; overall portfolio asset quality resilient



^{1/} Total exposure comprises on-balance sheet exposure and contingent liabilities

^{2/} Commodities include agriculture & soft commodities, metals, mining & quarrying, and commodities trading

UK and European exposure minimal, less than 3% of total assets

As of 30 Sep 2016	Loans ^{1/} S\$b	Other Assets ^{2/} S\$b
Total on-balance sheet exposure	6.0	4.1
<i>Of which:</i>		
UK	4.5	2.3
Rest of Europe	1.5	1.8

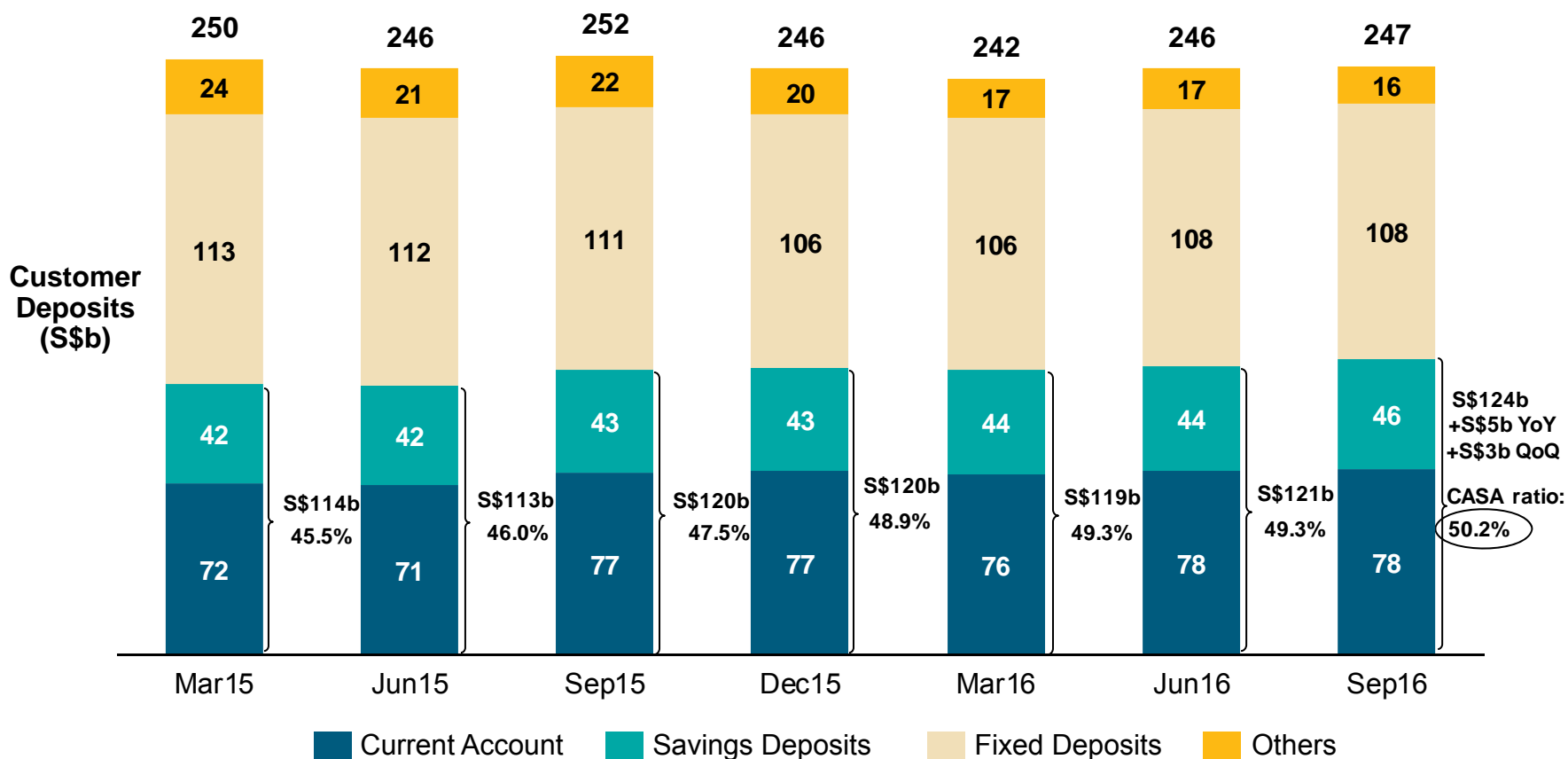
1/ Loans:

- Loans are primarily extended to corporates, which are network customers from Asia
- Asset quality healthy; NPLs as at 30 Sep 2016 negligible

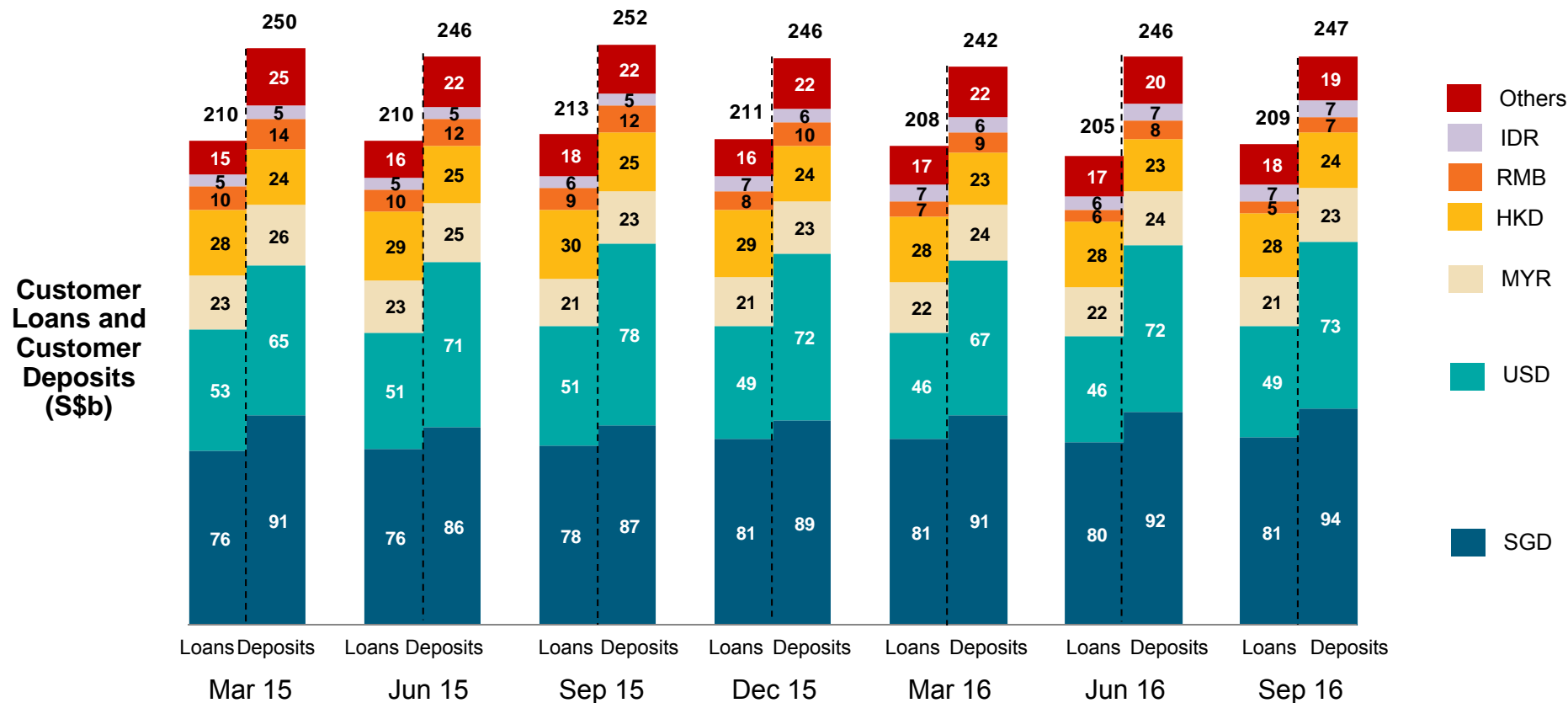
2/ Other Assets:

- Comprising balances with central banks, placements with bank counterparties and debt securities, almost all of which are rated investment grade (BBB-/Baa3 and above)

Customer deposits at S\$247b; CASA deposits up 4% YoY and made up over 50% of total deposits



Group LDR at 83.1%



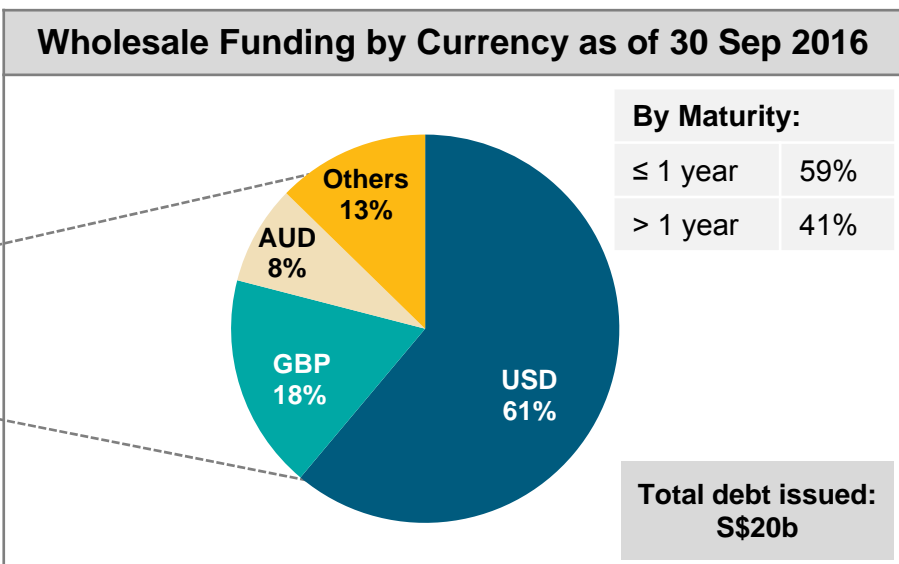
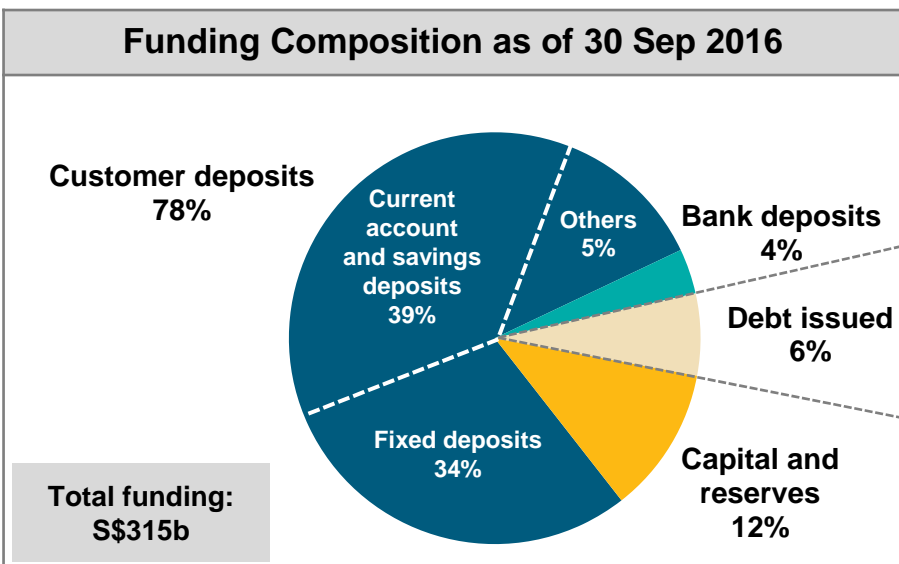
Group LDRs^{1/}

Group	83.0%	84.3%	83.5%	84.5%	84.7%	82.2%	83.1%
SGD	83.0%	88.4%	89.9%	90.5%	89.5%	87.3%	86.8%
USD	81.6%	71.6%	65.7%	68.1%	67.7%	63.1%	66.7%
RMB	73.3%	86.8%	80.3%	71.5%	83.1%	71.3%	75.8%

1/ Group LDRs based on net customer loans / customer deposits; LDRs by currency based on gross customer loans / customer deposits

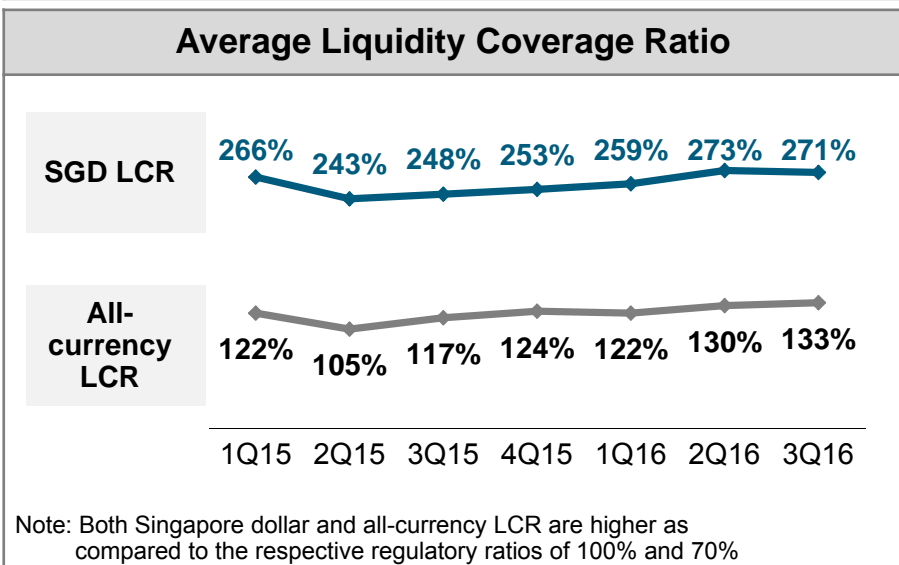
Funding sources well-diversified

– Customer deposits accounted for 78% of funding composition

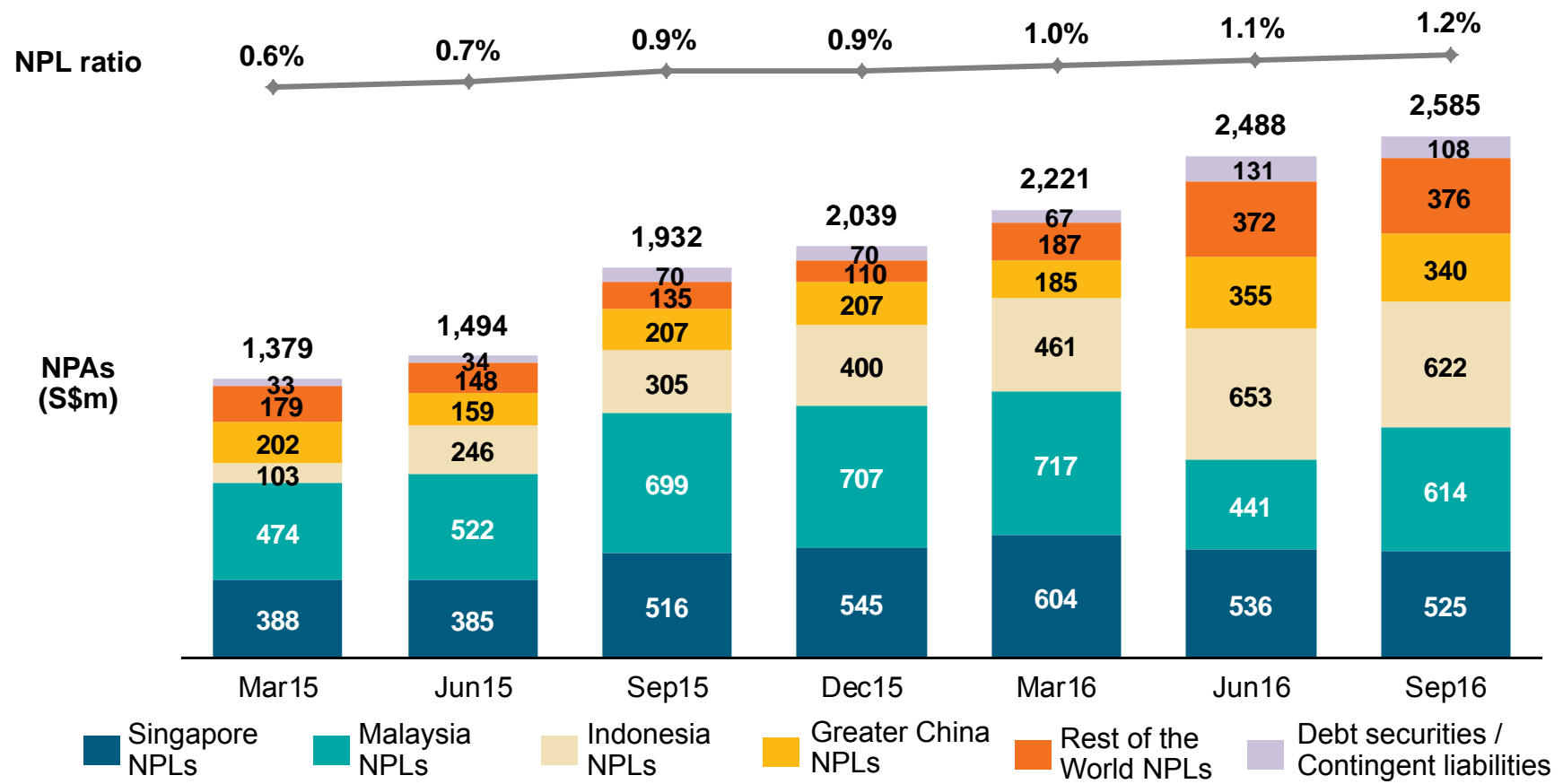


CASA by Currency

S\$m	Sep 15	Jun 16	Sep 16
Group	119,606	121,428	124,212
SGD	60,003	60,366	62,170
USD	33,926	34,387	35,494
MYR	4,957	5,647	5,946
HKD	9,131	9,214	9,111
IDR	1,966	2,139	2,302



NPL ratio at 1.2%; coverage ratios remained healthy

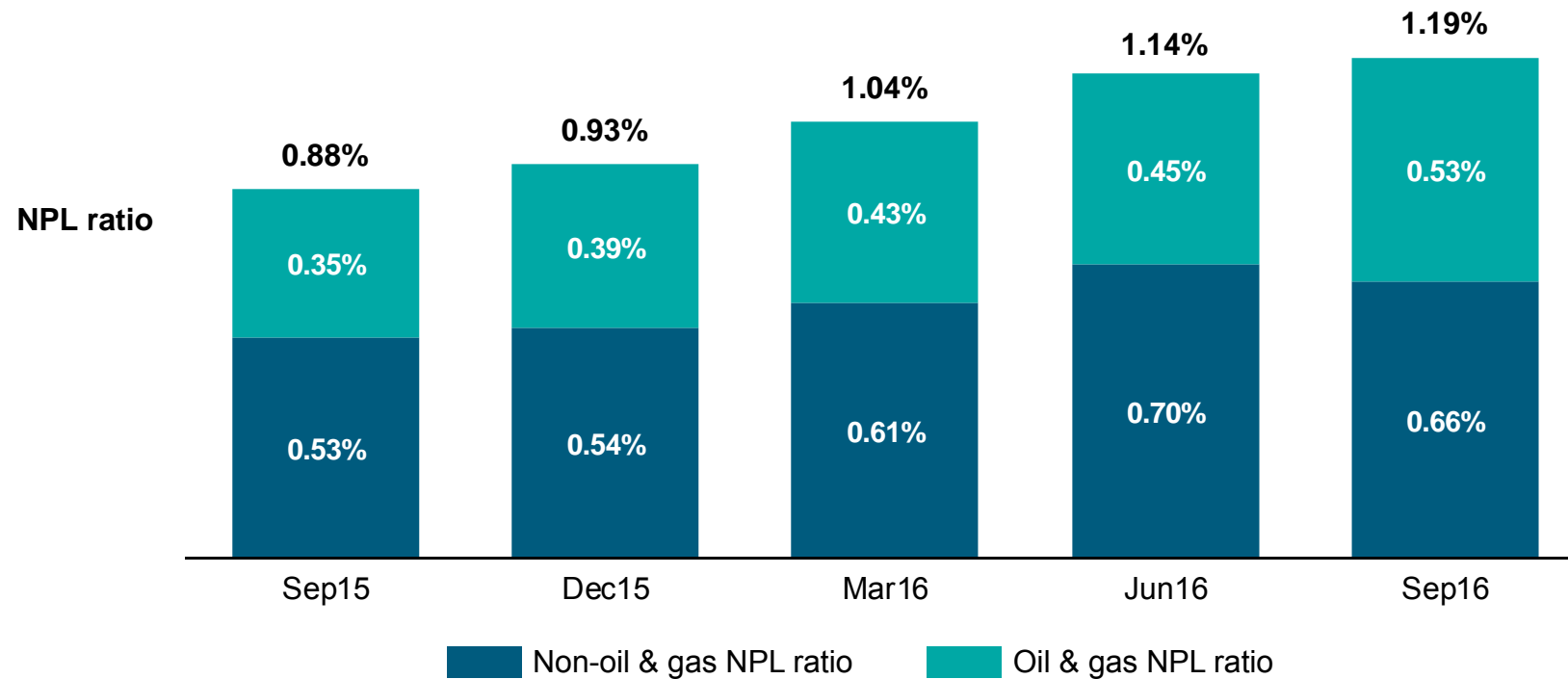


Allowance coverage ratios

Total allow./NPLs	166%	153%	121%	120%	113%	100%	101%
Total allow./unsecured NPLs	559%	443%	453%	417%	384%	271%	308%

Note: NPLs comprise NPLs and classified debt securities/contingent liabilities

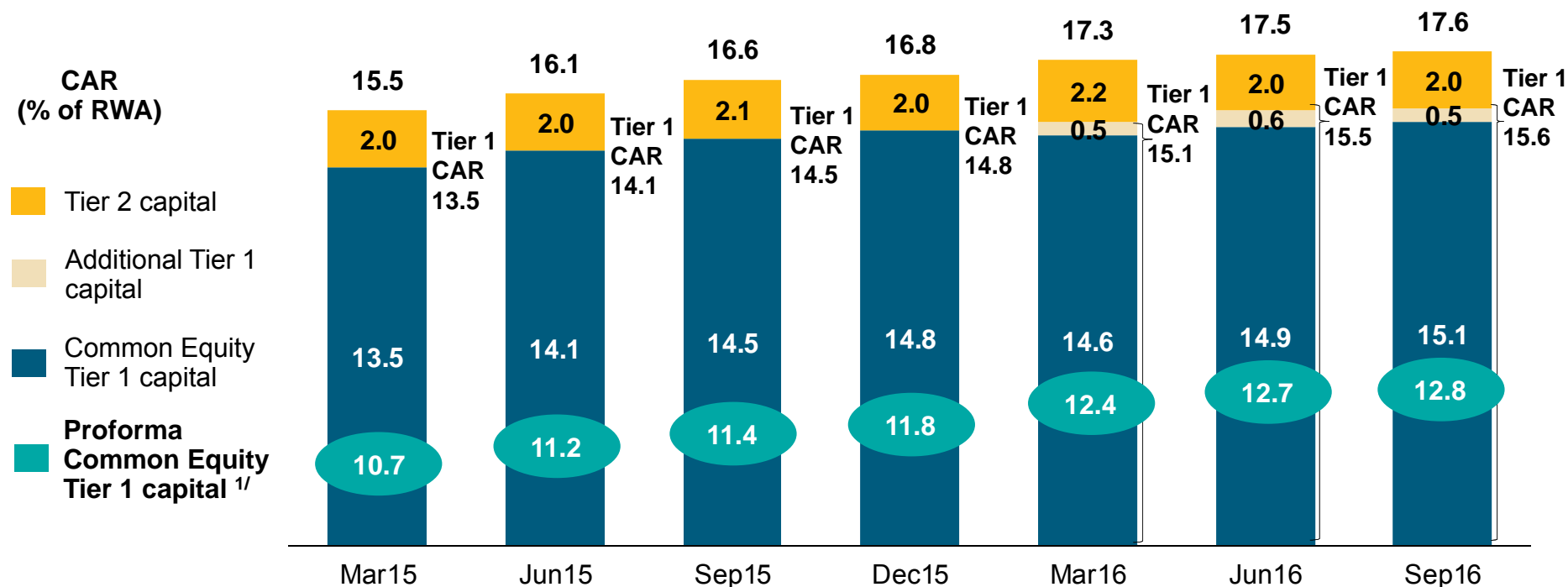
Excluding oil & gas NPLs, the NPL ratio was relatively stable over the past quarters



NPAs increased slightly QoQ to S\$2.59b

	3Q16 S\$m	3Q15 S\$m	2Q16 S\$m	9M16 S\$m	9M15 S\$m
NPAs – Opening balance	2,488	1,494	2,221	2,039	1,317
New NPAs	497	766	924	1,909	1,555
Net recoveries/upgrades	(328)	(247)	(567)	(1,118)	(761)
Write-offs	(72)	(81)	(90)	(245)	(179)
NPAs – Closing balance	2,585	1,932	2,488	2,585	1,932

Capital position remained strong and comfortably above regulatory requirements



CET1 capital (S\$m)	26,656	27,181	28,044	28,638	27,846	28,417	28,728
Tier 1 capital (S\$m)	26,656	27,181	28,044	28,638	28,856	29,434	29,736
RWA (S\$m)	196,769	191,575	192,369	193,119	189,940	189,862	189,775
Leverage ratio ^{2/} (%)	7.2	7.4	7.6	8.0	8.2	8.2	8.4



Note: Capital ratios are computed based on Basel III transitional arrangements

1/ Based on Basel III rules which will be effective from 1 January 2018

2/ Leverage ratio is calculated based on the revised MAS Notice 637 which took effect from 1 January 2015. Leverage ratio of 8.4% as at 30 September 2016 was well above the 3% minimum requirement as guided by the Basel Committee

Summary

- Results demonstrated strength of the Group's diversified franchise – banking, wealth and insurance
- Firm grip on cost management
- Disciplined balance sheet growth
- Prudent levels of provisioning
- Strong capital and liquidity position



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GEH: 3Q16 earnings contribution up YoY and QoQ

GEH	3Q16 S\$m	3Q15 S\$m	YoY +/(-)%	2Q16 S\$m	QoQ +/(-)%
Profit from insurance business	173	71	142	118	46
- Operating profit ^{1/}	137	130	6	135	2
- Non-operating profit/(loss) ^{2/}	18	(79)	122	(36)	148
- Others	18	20	(10)	20	(7)
Profit from Shareholders' Fund	59	42	41	17	250
Profit from operations	231	113	105	135	71
Allowances	(5)	(14)	(65)	(3)	47
Associates	(1)	(5)	(76)	-	-
Tax & NCI	(30)	(25)	19	(29)	3
Net profit	195	68	185	102	91
Group adjustments ^{3/}	(36)	(20)	74	(24)	46
Net profit contribution to Group	159	48	232	78	105

1/ Operating Profit (net of tax) is defined as premiums less claims, surrenders, commissions, expenses and changes in reserves, plus investment income (dividends, coupons, etc)

2/ Non-operating profit / loss (net of tax) mainly comprises changes in the fair value of assets and liabilities, realised gains / losses on sale of investments, changes in liability discount rates and other non-recurring items

3/ Primarily from adjustments made to amortisation for intangibles and non-controlling interest

GEH: 9M16 earnings contribution of S\$311m

GEH	9M16 S\$m	9M15 S\$m	YoY +/(-)%
Profit from insurance business	382	419	(9)
- Operating profit ^{1/}	392	412	(5)
- Non-operating loss ^{2/}	(61)	(46)	(32)
- Others	51	53	(3)
Profit from Shareholders' Fund	107	255 ^{3/}	(58)
Profit from operations	489	674	(28)
Allowances	(13)	(15)	(15)
Associates	(1)	(6)	(79)
Tax & NCI	(81)	(87)	(7)
Net profit	394	567	(30)
Group adjustments ^{4/}	(84)	(108)	(22)
Net profit contribution to Group	311	459	(32)

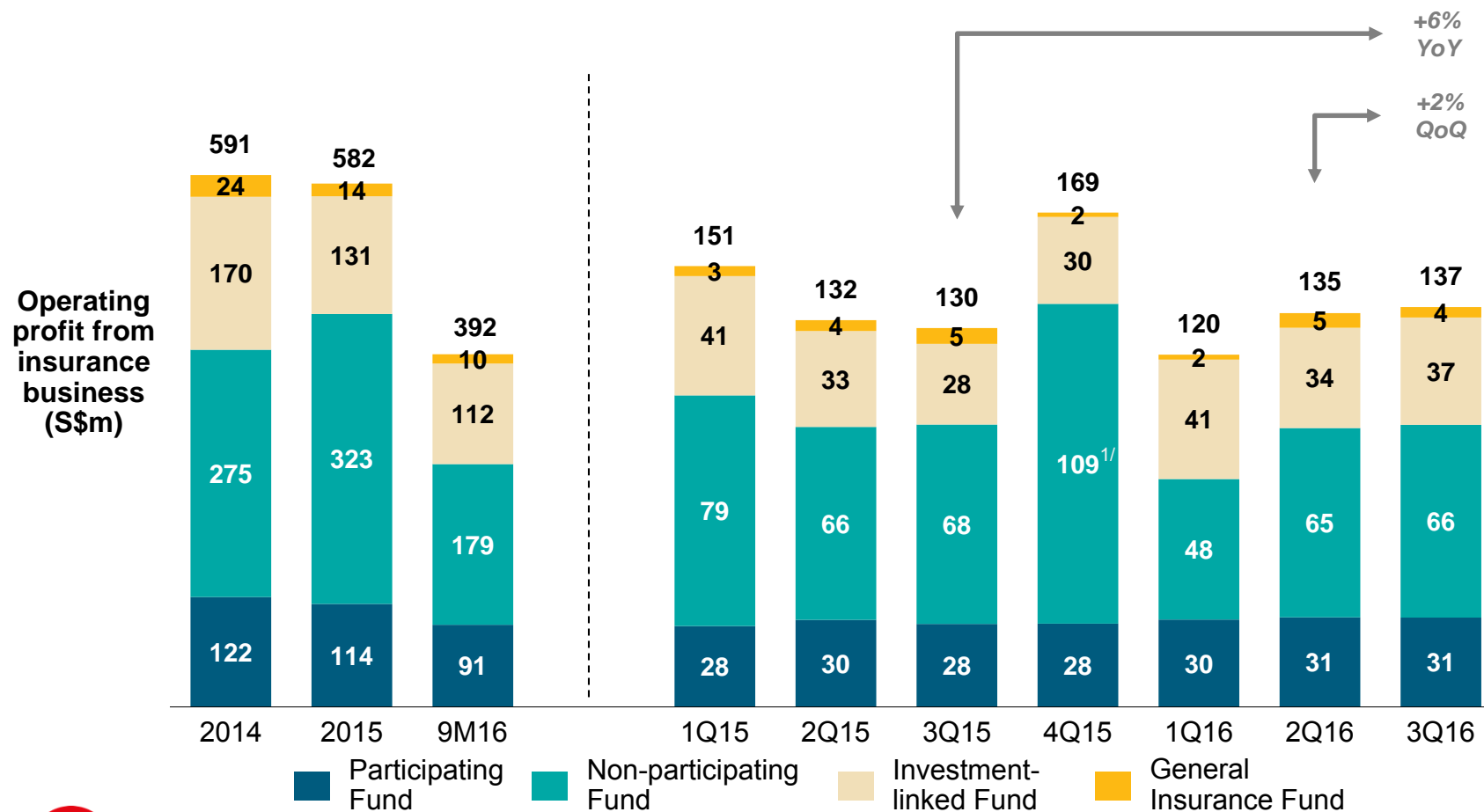
1/ Operating Profit (net of tax) is defined as premiums less claims, surrenders, commissions, expenses and changes in reserves, plus investment income (dividends, coupons, etc)

2/ Non-operating profit / loss (net of tax) mainly comprises changes in the fair value of assets and liabilities, realised gains / losses on sale of investments, changes in liability discount rates and other non-recurring items

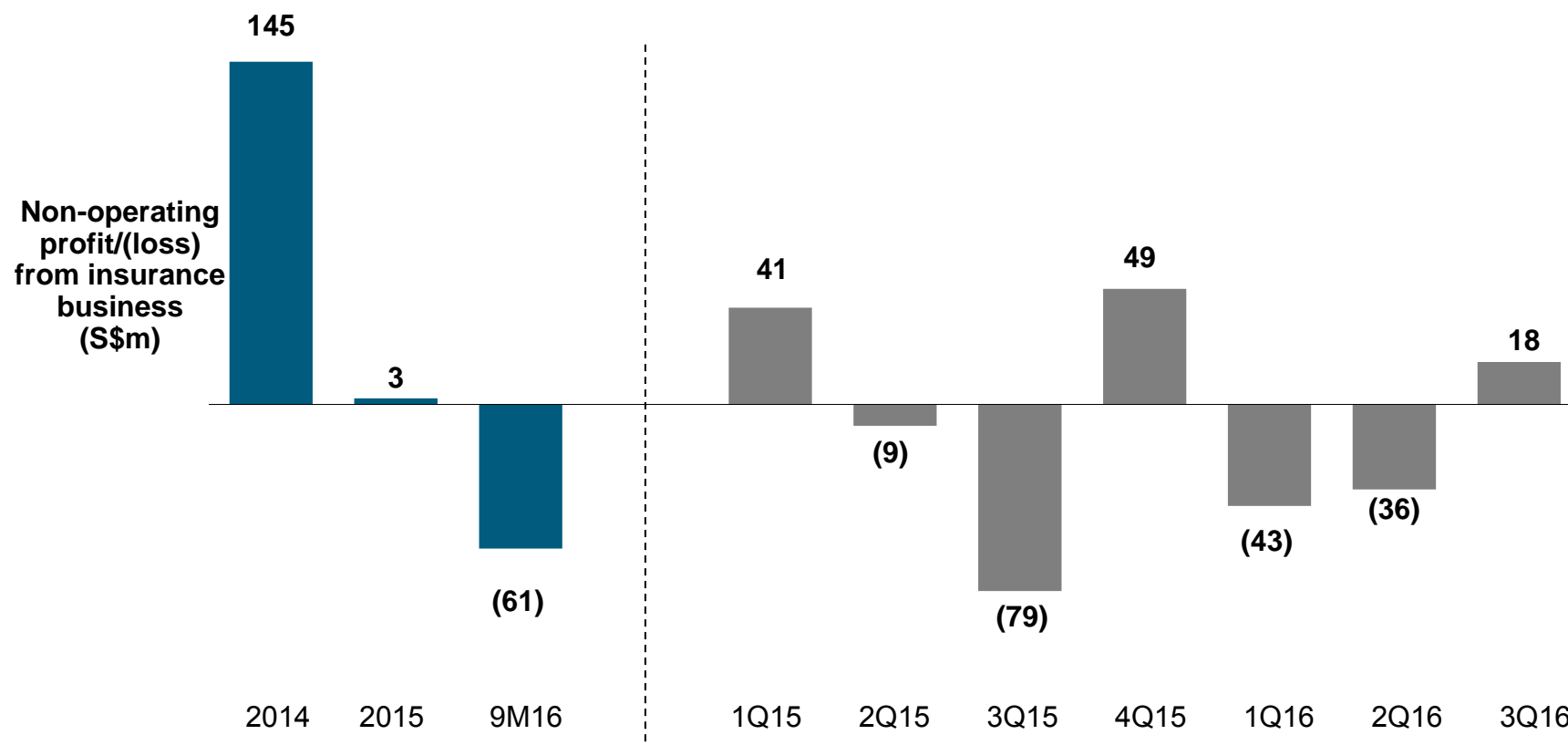
3/ 9M15 included post-tax gain of S\$113m from the sale of an equity investment in the Shareholders' Fund. OCBC Group's share of net profit after tax and NCI amounted to S\$105m

4/ Primarily from adjustments made to amortisation for intangibles and non-controlling interest

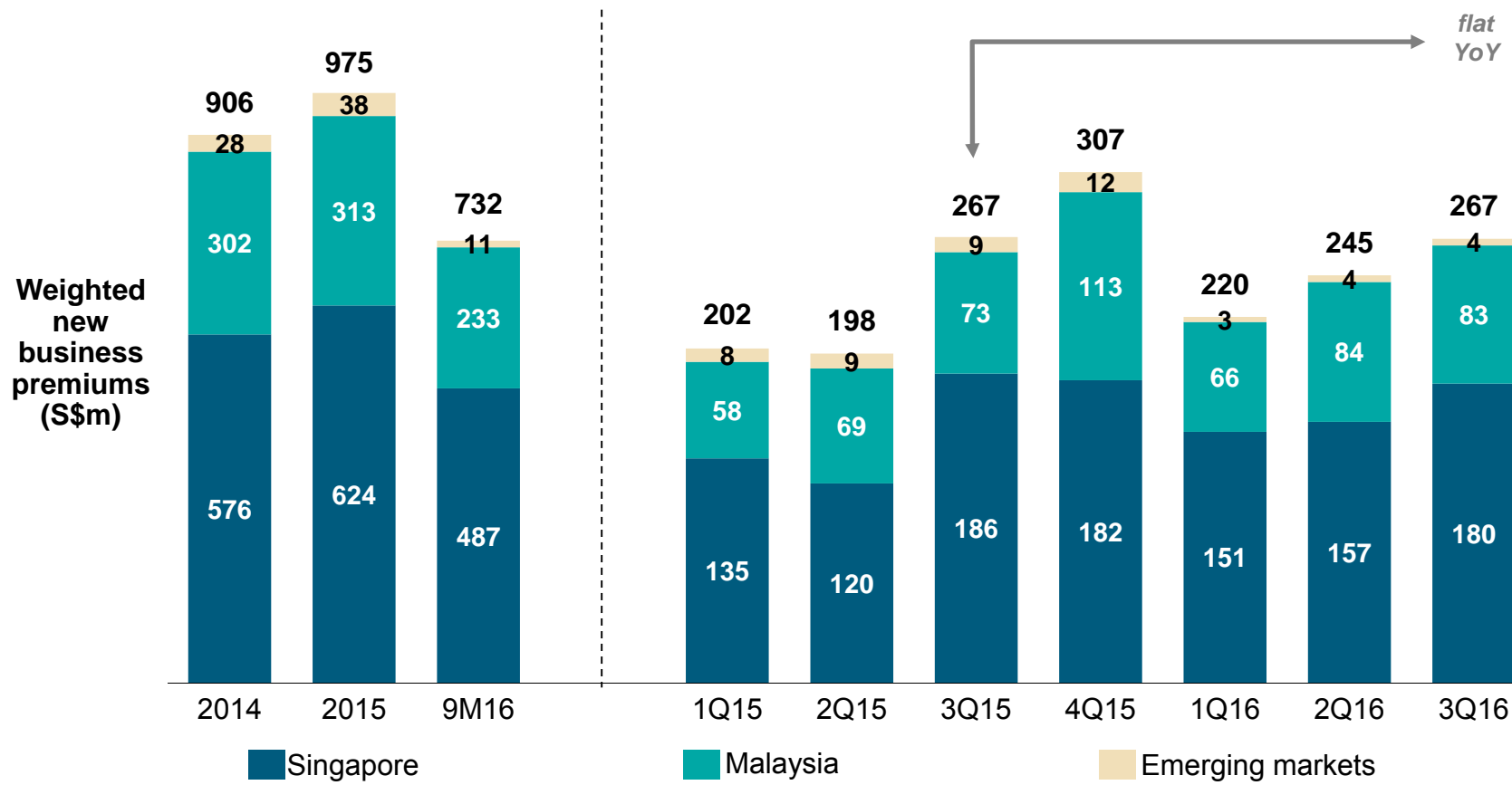
GEH: Operating profit increased 6% YoY largely driven by higher underwriting returns



GEH: Non-operating profit improved, from positive investment performance as a result of favourable financial market conditions

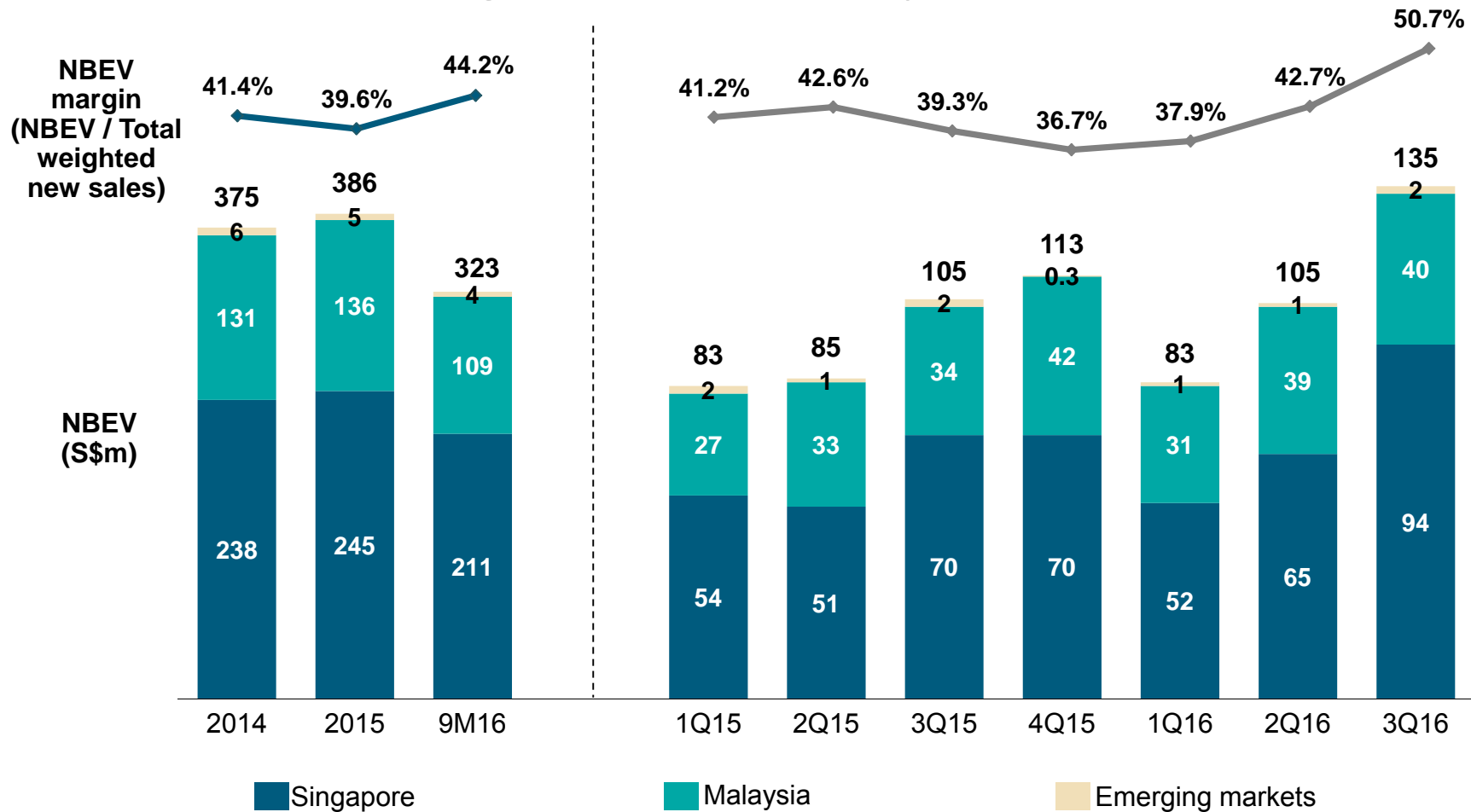


GEH: Total weighted new sales maintained at previous year's level from strong quarterly sales performance



Note: For comparative reasons, total weighted new sales figures for periods prior to 3Q16 have been restated using exchange rates as at 30 Sep 2016. From 1 Dec 2015, sales from GEH's investment in China have been excluded.

GEH: *New business embedded value* grew 29% YoY; NBEV margin continued upward trend to 50.7%, a result of shift in product mix in Singapore and Malaysia



OCBC Wing Hang: 3Q16 profit 13% lower YoY and down 15% QoQ

OCBC Wing Hang	3Q16 HKD m	3Q15 HKD m	YoY +/(-)%	2Q16 HKD m	QoQ +/(-)%
Net interest income	976	978	-	885	10
Non-interest income	379	222	71	307	23
Total income	1,355	1,200	13	1,192	14
Operating expenses	(767)	(592)	29	(591)	30
Operating profit	589	607	(3)	601	(2)
Allowances	(43)	(11)	287	(20)	117
Associates	(17)	19	(189)	13	(234)
Tax	(80)	(103)	(22)	(69)	17
Net profit (HKD m)	448	513	(13)	525	(15)
Net profit contribution to Group (S\$m) ^{1/}	71	72	(2)	85	(17)
Key ratios (%)					
Cost / Income	56.6	49.3		49.6	
ROE	5.4	8.2		8.0	



Note: Following the internal restructuring of China operations, the results of OCBC Bank (China) was included in OCBC Wing Hang from mid July 2016.

^{1/} Net profit contribution to Group after Group adjustments, which are primarily amortisation for intangibles, allowances and depreciation on property and equipment; and fair value adjustments for its subordinated debt securities to conform with Group policies

OCBC Wing Hang: 9M16 net profit 6% lower YoY

OCBC Wing Hang	9M16 HKD m	9M15 HKD m	YoY +/(-)%
Net interest income	2,804	2,839	(1)
Non-interest income	922	789	17
Total income	3,726	3,628	3
Operating expenses	(1,953)	(1,757)	11
Operating profit	1,773	1,872	(5)
Allowances	(110)	(89)	23
Associates	24	60	(60)
Tax	(234)	(299)	(22)
Net profit (HKD m)	1,453	1,543	(6)
Net profit contribution to Group (S\$m) ^{1/}	222	232	(4)
Key ratios (%)			
Cost / Income	52.4	48.4	
ROE	6.8	8.5	

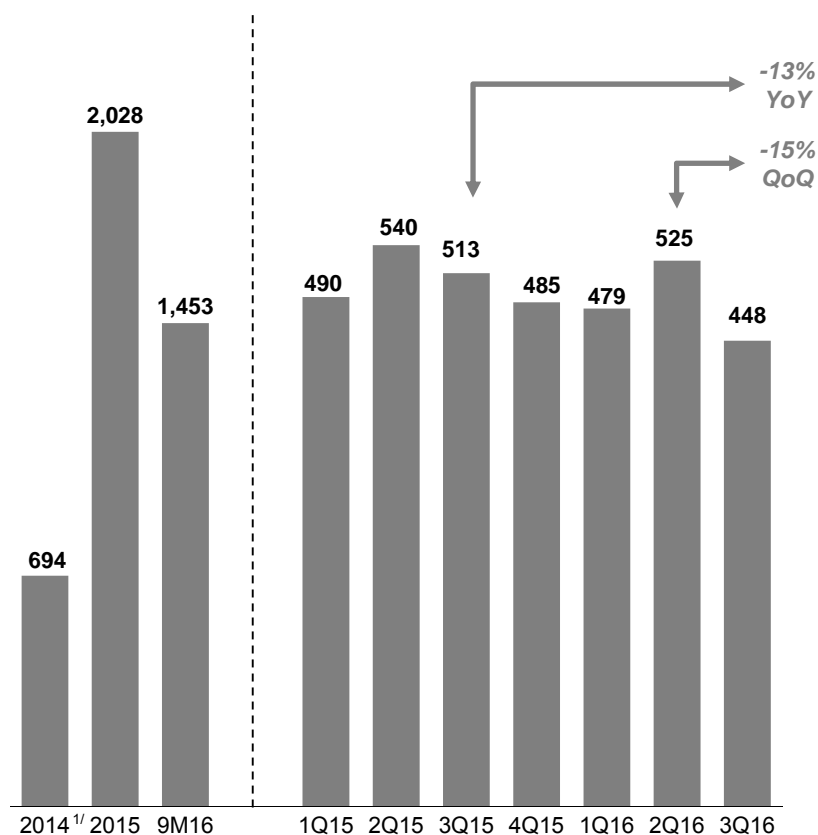


Note: 9M16 included OCBC Bank (China) from mid July 2016.

^{1/} Net profit contribution to Group after Group adjustments, which are primarily amortisation for intangibles, allowances and depreciation on property and equipment; and fair value adjustments for its subordinated debt securities to conform with Group policies 40

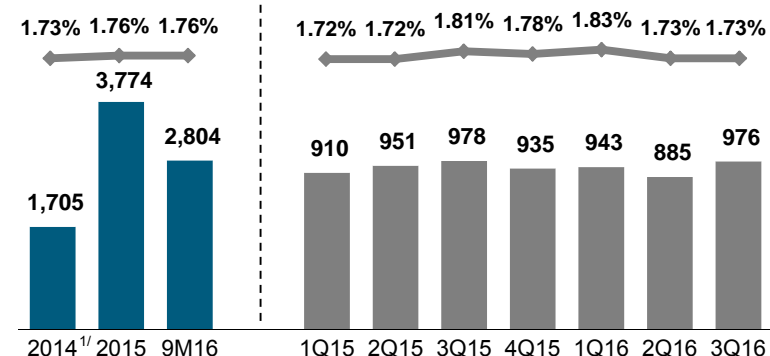
OCBC Wing Hang: NIM stable QoQ; non-interest income up 71% YoY

Net profit (HKD m)



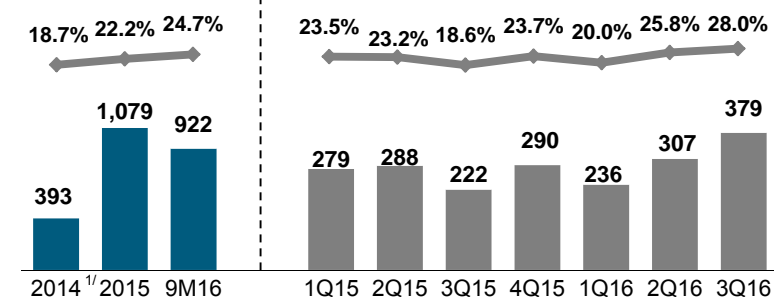
Net interest income (HKD m)

Net interest margin



Non-interest income (HKD m)

Non-int. income/ Total income



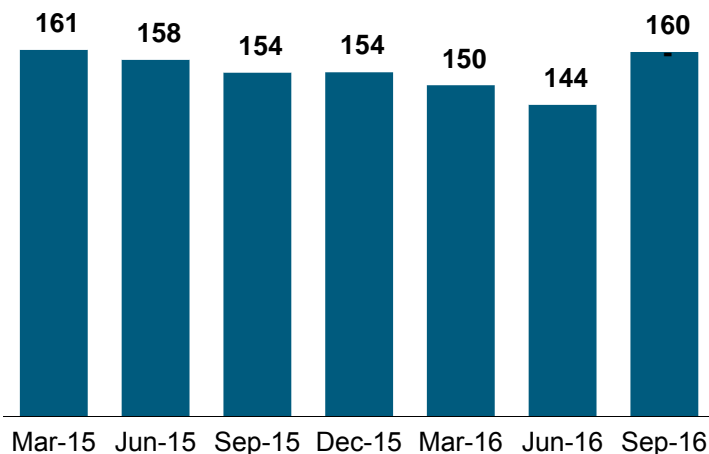
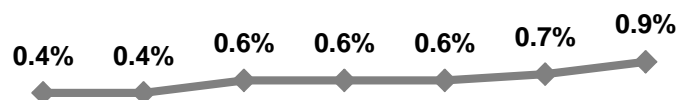
Note: 9M16 and 3Q16 included OCBC Bank (China) from mid July 2016.

1/ OCBC Wing Hang was consolidated into the Group from 15 July 2014 and the Group assumed full ownership in October 2014.

OCBC Wing Hang: Loans higher at HKD160b; NPL ratio at 0.9%; CASA ratio improved YoY to 34.0%

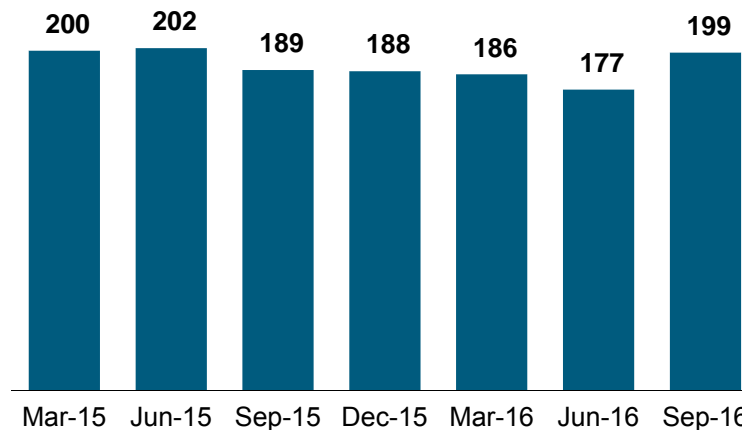
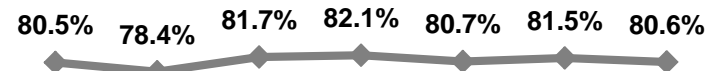
Gross Loans (HKD b)

NPL ratio

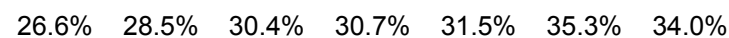


Deposits (HKD b)

Loans / Deposits ^{1/}



CASA Ratio



Note: Sep-16 included OCBC Bank (China).

^{1/} Loans to deposits ratio calculation based on gross customer loans / customer deposits.

OCBC Malaysia: 3Q16 net profit 7% lower YoY

OCBC Malaysia	3Q16	3Q15	YoY	2Q16	QoQ
	RM m	RM m	+/(-)%	RM m	+/(-)%
Net interest income	314	353	(11)	335	(6)
Islamic banking income ^{1/}	116	131	(11)	119	(3)
Non-interest/finance income	121	144	(16)	144	(16)
Total income	551	628	(12)	598	(8)
Operating expenses	(267)	(260)	3	(275)	(3)
Operating profit	284	368	(23)	323	(12)
Allowances	(16)	(79)	(80)	(30)	(47)
Tax	(67)	(72)	(7)	(71)	(6)
Net profit (RM m)	201	217	(7)	222	(9)
Net profit contribution to Group (S\$m)^{2/}	66	73	(10)	74	(11)
Key ratios (%)					
Cost / Income	48.5	41.4		46.0	
ROE	12.9	14.7		14.3	
CAR^{3/}					
- Common Equity Tier 1	12.8	11.2		12.3	
- Tier 1	14.7	13.0		14.1	
- Total CAR	18.0	15.2		17.3	



^{1/} Islamic banking income comprises net finance income and other income contributed by Islamic banking subsidiary OCBC Al-Amin

^{2/} Net profit contribution to Group after Group adjustments

^{3/} Capital ratios for OCBC Malaysia Group are computed in accordance with the Capital Adequacy Framework issued by Bank Negara Malaysia

OCBC Malaysia: 9M16 net profit down 2% YoY

OCBC Malaysia	9M16	9M15	YoY
	RM m	RM m	+/(-)%
Net interest income	980	1,029	(5)
Islamic banking income ^{1/}	361	384	(6)
Non-interest/finance income	403	425	(5)
Total income	1,744	1,838	(5)
Operating expenses	(804)	(757)	6
Operating profit	940	1,081	(13)
Allowances	(83)	(203)	(59)
Tax	(210)	(218)	(4)
Net profit (RM m)	647	660	(2)
Net profit contribution to Group (S\$m)^{2/}	215	233	(8)
Key ratios (%)			
Cost / Income	46.1	41.2	
ROE	13.9	14.9	
CAR^{3/}			
- Common Equity Tier 1	12.8	11.2	
- Tier 1	14.7	13.0	
- Total CAR	18.0	15.2	



^{1/} Islamic banking income comprises net finance income and other income contributed by Islamic banking subsidiary OCBC Al-Amin

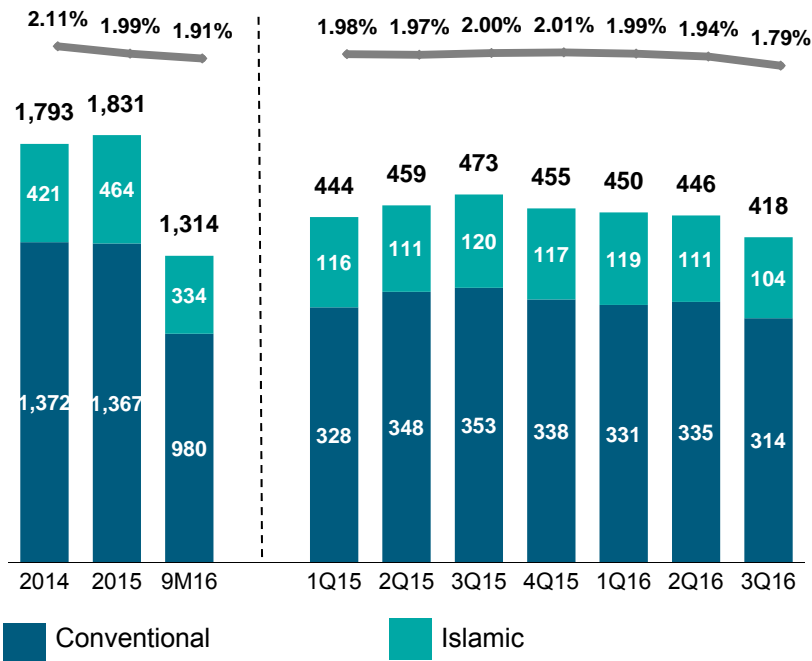
^{2/} Net profit contribution to Group after Group adjustments

^{3/} Capital ratios for OCBC Malaysia Group are computed in accordance with the Capital Adequacy Framework issued by Bank Negara Malaysia

OCBC Malaysia: Net interest/finance income down 12% YoY; Non-interest/finance income 14% lower

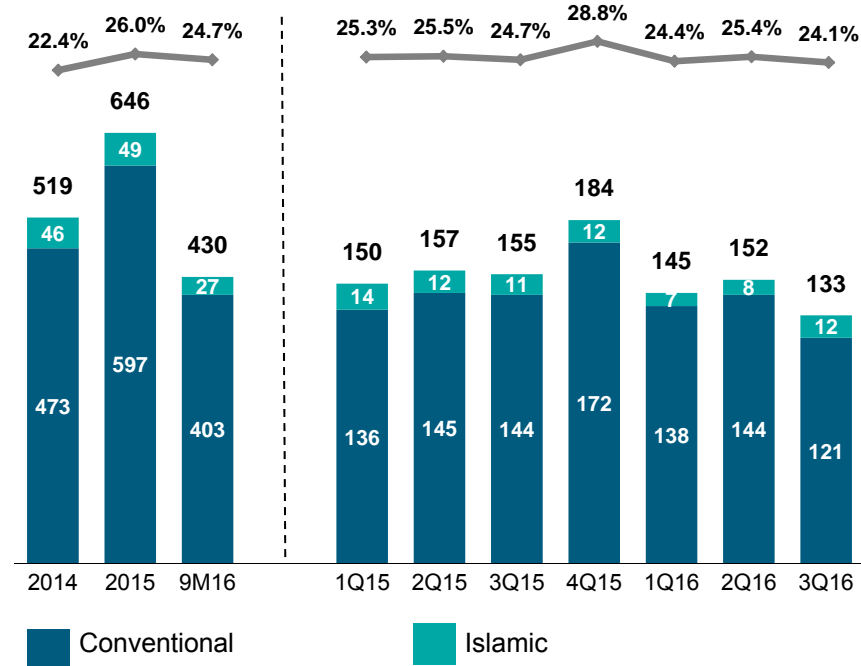
Net interest/finance income (RM m)

Net interest/finance margin



Non-interest/finance income^{1/} (RM m)

Non-interest/finance income/ Total income

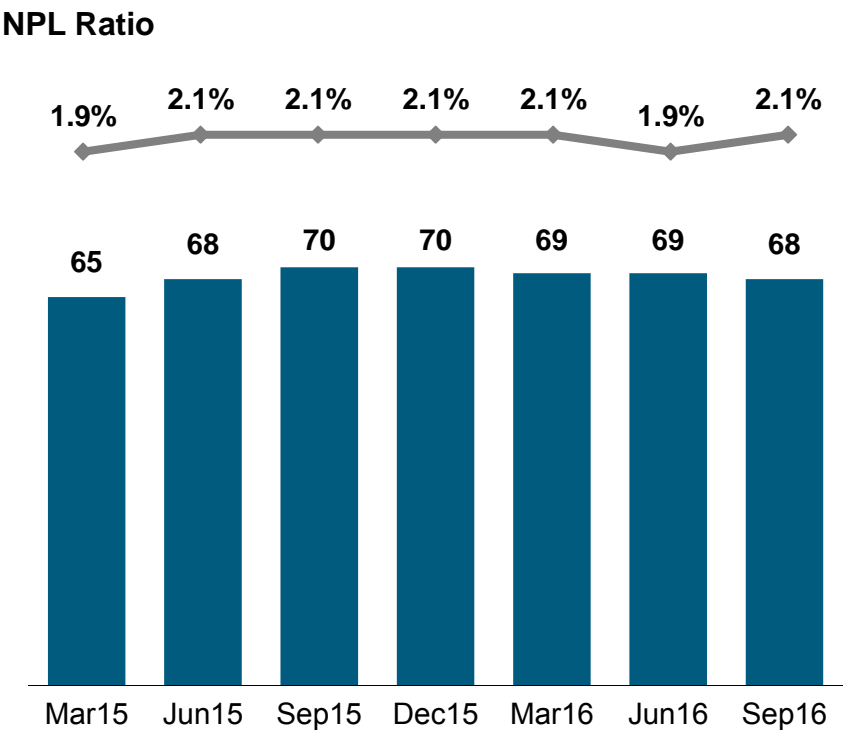


^{1/} Non-interest/finance income comprises net fee and commission income, net trading income and other operating income
 Note: Based on Bank Negara Malaysia's guidelines and Malaysian Financial Reporting Standards

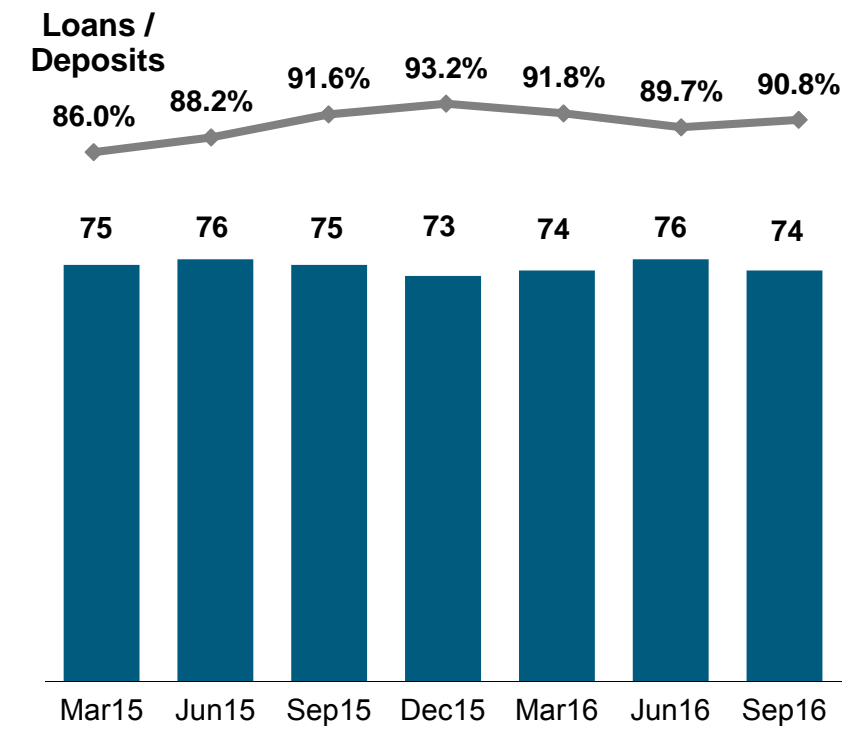


OCBC Malaysia: Loans and deposits declined 2% and 1% YoY respectively; NPL ratio at 2.1%

Gross Loans (RM b)



Deposits (RM b)



Note: Based on Bank Negara Malaysia's guidelines and Malaysian Financial Reporting Standards

OCBC NISP: 3Q16 net profit increased 37% YoY

OCBC NISP	3Q16	3Q15	YoY	2Q16	QoQ
	IDR b	IDR b	+/(-)%	IDR b	+/(-)%
Net interest income	1,332	1,167	14	1,341	(1)
Non-interest income	401	95	323	363	10
Total income	1,733	1,262	37	1,704	2
Operating expenses	(806)	(705)	14	(790)	2
Operating profit	927	557	66	914	1
Allowances	(336)	(124)	171	(304)	11
Non Operating Income	1	0	nm	0	nm
Tax	(148)	(108)	37	(153)	(3)
Net profit (IDR b)	444	325	37	457	(3)
Net profit contribution to Group (S\$m)^{1/}	36	27	34	53	(33)
Key ratios (%)					
Cost / Income	46.5	55.8		46.4	
ROE	9.4	8.2		10.2	
CAR					
- CET 1	17.9	na		17.9	
- Tier 1	17.9	16.0		17.9	
- Total CAR	19.0	17.3		19.0	



Note: 2015 capital ratios were computed based on the standardised approach under the Basel II framework. Beginning 2016, capital ratios are computed based on the standardised approach under the Basel III framework.

^{1/} Net profit contribution to Group after Group adjustments

OCBC NISP: 9M16 net profit rose 28% YoY

OCBC NISP	9M16 IDR b	9M15 IDR b	YoY +/(-)%
Net interest income	3,978	3,116	28
Non-interest income	1,100	538	105
Total income	5,078	3,654	39
Operating expenses	(2,363)	(2,040)	16
Operating profit	2,715	1,614	68
Allowances	(916)	(201)	356
Non Operating Income	9	0	nm
Tax	(450)	(353)	27
Net profit (IDR b)	1,358	1,060	28
Net profit contribution to Group (S\$m)^{1/}	128	91	41

Key ratios (%)

Cost / Income	46.5	55.8
ROE	10.2	9.1
CAR		
- CET 1	17.9	na
- Tier 1	17.9	16.0
- Total CAR	19.0	17.3



Note: 2015 capital ratios were computed based on the standardised approach under the Basel II framework. Beginning 2016, capital ratios are computed based on the standardised approach under the Basel III framework. 48

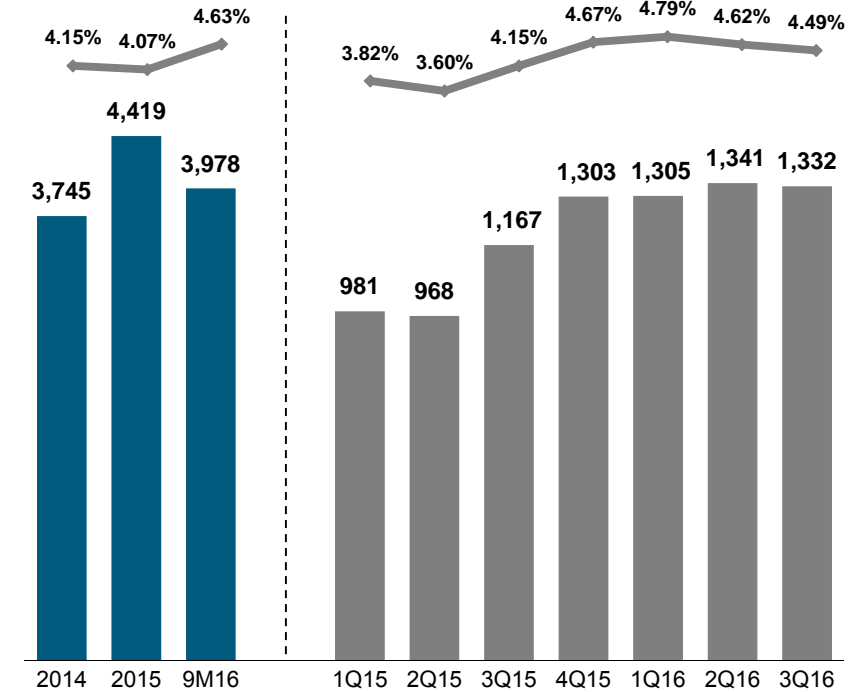
1/ Net profit contribution to Group after Group adjustments



OCBC NISP: Net interest income 14% higher YoY; NIM higher YoY at 4.49%

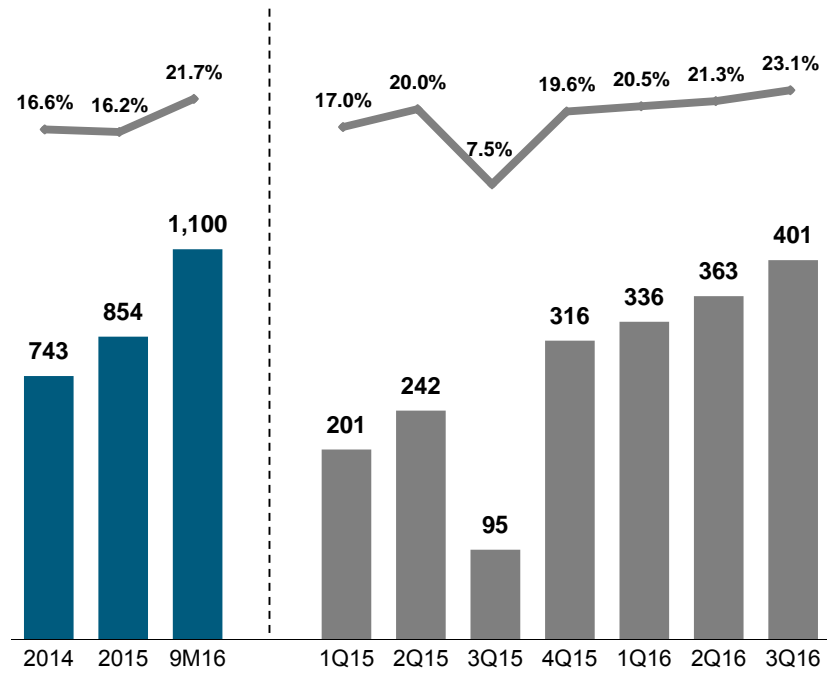
Net interest income (IDR b)

Net interest margin



Non-interest income (IDR b)

Non-int. income/ Total income

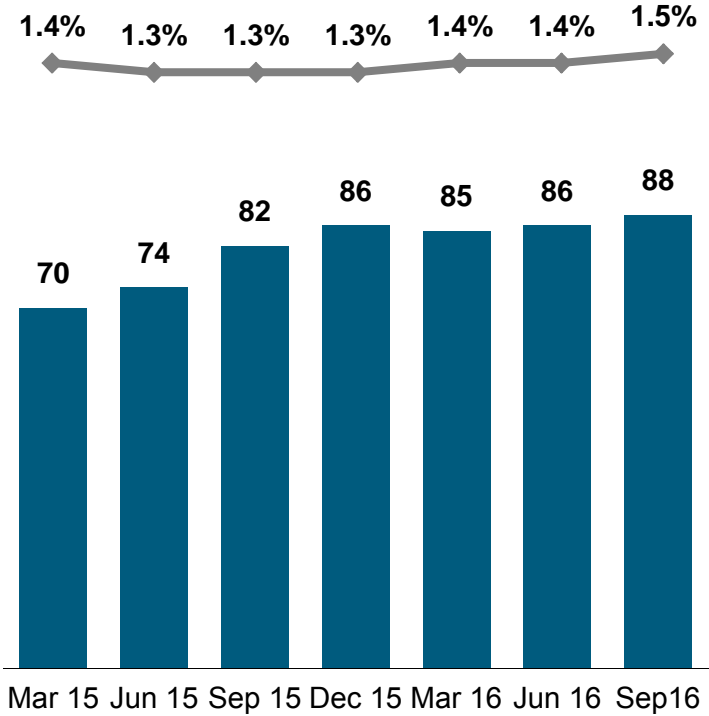


Note: NIM and Non-interest Income/Total Income ratio calculation based on Bank Indonesia's guidelines

OCBC NISP: Loans grew 7% YoY, NPL at 1.5%; deposits up 5% YoY, with CASA ratio at 42.5%

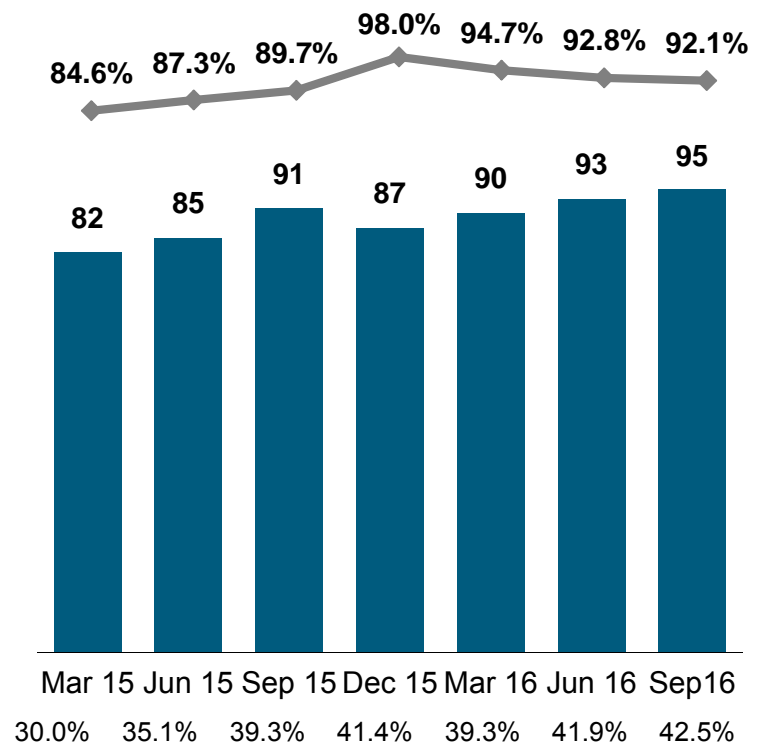
Gross Loans (IDR t)

NPL Ratio

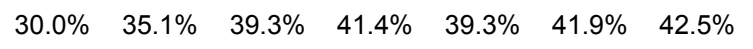


Deposits (IDR t)

Loans / Deposits



CASA Ratio



Note: NPL ratio and Gross loans-to-deposits ratio calculation based on Bank Indonesia's guidelines

Third Quarter 2016 Results Thank You

