DBS BANK LTD., HONG KONG BRANCH

(Incorporated in Singapore with limited liability)

INTERIM FINANCIAL DISCLOSURE STATEMENTS
FOR THE SIX MONTHS ENDED
30 JUNE 2026

DBS BANK LTD., HONG KONG BRANCH

TABLE OF CONTENTS

DBS BANK LTD., HONG KONG BRANCH

INCOME STATEMENT (unaudited)

	Note	For the six months ended 30 June 2026 HK$ millions	30 June 2025 HK$ millions
Interest income		**4,411**	4,942
Interest expenses		**(3,165)**	(4,151)
Net interest income		**1,246**	791
Other operating income	1	**577**	979
Total operating income		**1,823**	1,770
Total operating expenses	2	**(453)**	(457)
Profit before allowances for credit and other losses		**1,370**	1,313
Release/(charge) of allowances for credit and other losses	3	**11**	(31)
Profit before income tax		**1,381**	1,282
Income tax expenses		**(244)**	(210)
Profit after income tax		**1,137**	1,072

DBS BANK LTD., HONG KONG BRANCH

STATEMENT OF FINANCIAL POSITION (unaudited)

	Note	**As at 30 June 2026** *HK$ millions*	As at 31 December 2025 *HK$ millions*
Assets			
Cash and balances with central bank	4	**1,183**	1,182
Government securities and treasury bills	5	**18,944**	12,452
Due from banks	6	**106,953**	122,732
Derivative assets	12	**28,408**	25,176
Bank and corporate securities	7	**49,028**	42,973
Loans and advances to customers	8	**102,447**	110,382
Other assets		**3,581**	5,487
Total assets		**310,544**	320,384
Liabilities			
Due to banks	9	**178,978**	188,753
Deposits and balances from customers	10	**73,112**	72,945
Derivative liabilities	12	**34,515**	27,642
Other liabilities		**8,531**	12,206
Issued debt securities	11	**15,408**	18,838
Total liabilities		**310,544**	320,384

DBS BANK LTD., HONG KONG BRANCH

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

1. Other operating income

	For the six months ended **30 June 2026** *HK$ millions*	30 June 2025 *HK$ millions*
Fees and commission income	**264**	252
Less: Fees and commission expenses	**–**	–
Net fees and commission income	**264**	252
Net trading gain/(loss) arising from		
– foreign exchange	**583**	762
– securities held for trading purpose	**(23)**	(310)
– other trading activities	**(252)**	249
Others	**5**	26
	313	727
	577	979

2. Total operating expenses

	For the six months ended **30 June 2026** *HK$ millions*	30 June 2025 *HK$ millions*
Employee benefits	**218**	200
Rental of premises	**7**	7
Brokerage	**26**	24
Other expenses	**202**	226
	453	457

3. Release/(charge) of allowances for credit and other losses

	For the six months ended **30 June 2026** *HK$ millions*	30 June 2025 *HK$ millions*
Loans and advances to customers	**(6)**	(35)
Other	**17**	4
	11	(31)

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

4. Cash and balances with central bank

	As at 30 June 2026 *HK$ millions*	As at 31 December 2025 *HK$ millions*
Cash in hand	**1**	1
Balances with central bank	**1,182**	1,181
	1,183	1,182

5. Government securities and treasury bills

As at 30 June 2026	**Mandatorily at fair value through profit or loss** *HK$ millions*	**Fair value through other comprehensive income** *HK$ millions*	**Amortized cost** *HK$ millions*	**Total** *HK$ millions*
Treasury bills	**–**	**8,441**	**–**	**8,441**
Other debt securities	**2,538**	**7,809**	**156**	**10,503**
	2,538	**16,250**	**156**	**18,944**
Allowances for credit and other losses	**–**	**–**	**–**	**–**
	2,538	**16,250**	**156**	**18,944**
As at 31 December 2025				
Treasury bills	–	7,381	–	7,381
Other debt securities	192	4,724	155	5,071
	192	12,105	155	12,452
Allowances for credit and other losses	–	–	–	–
	192	12,105	155	12,452

As at 30 June 2026, there were no impaired, overdue or rescheduled government securities and treasury bills (31 December 2025: Nil).

DBS BANK LTD., HONG KONG BRANCH

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

6. Due from banks

		As at 30 June 2026 ***HK$ millions***	As at 31 December 2025 *HK$ millions*
(a)	Balances with banks	**3,844**	4,497
(b)	Placements with banks		
	Remaining maturity		
	– Within one month	**16,055**	16,989
	– One year or less but over one month	**393**	1,500
		16,448	18,489
(c)	Amounts due from overseas offices	**86,661**	99,746
	Gross amounts due from banks	**106,953**	122,732
	Allowances for credit and other losses	**–**	–
	Net amounts due from banks	**106,953**	122,732

As at 30 June 2026, there were no impaired, overdue or rescheduled placements with banks (31 December 2025: Nil).

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

7. Bank and corporate securities

As at 30 June 2026	Mandatorily at fair value through profit or loss *HK$ millions*	Fair value through other comprehensive income *HK$ millions*	Amortized cost *HK$ millions*	Total *HK$ millions*
Certificates of deposit held	**646**	**2,153**	**–**	**2,799**
Debt securities	**21,320**	**9,978**	**14,031**	**45,329**
Equity securities	**784**	**119**	**–**	**903**
	22,750	**12,250**	**14,031**	**49,031**
Allowances for credit and other losses*	**–**	**–**	**(3)**	**(3)**
	22,750	**12,250**	**14,028**	**49,028**
As at 31 December 2025				
Certificates of deposit held	731	8,728	–	9,459
Debt securities	11,607	7,354	13,711	32,672
Equity securities	726	119	–	845
	13,064	16,201	13,711	42,976
Allowance for credit and other losses*	–	–	(3)	(3)
	13,064	16,201	13,708	42,973

* *ECL for FVOCI securities amounting to HK$6 million (31 December 2025: HK$6 million) is not shown in the table, as these securities are recorded at fair value.*

As at 30 June 2026, there were no overdue bank and corporate securities (31 December 2025: Nil).

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

8. Loans and advances to customers

	As at 30 June 2026 *HK$ millions*	As at 31 December 2025 *HK$ millions*
Gross loans and advances to customers	**102,855**	110,968
Allowances for credit and other losses		
– Specific allowances	**(188)**	(308)
– General allowances	**(220)**	(278)
	102,447	110,382
Comprising:		
– Trade bills	**1,403**	1,320
– Loans	**101,044**	109,062
	102,447	110,382

The movement in gross loans and advances to customers included sell down of loans to DBS Bank (Hong Kong) Limited through direct sales or funded risk participation. These transactions were conducted on an arm's length basis.

Specific allowance for credit losses is established if there is evidence that DBS Bank Ltd., HK Branch (the "Branch") will be unable to collect all amounts due under a claim according to the original contractual terms or the equivalent value.

9. Due to banks

	As at 30 June 2026 *HK$ millions*	As at 31 December 2025 *HK$ millions*
Deposits and balances from banks	**102,225**	83,033
Amounts due to overseas offices	**76,753**	105,720
	178,978	188,753

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

10. Deposits and balances from customers

	As at 30 June 2026 *HK$ millions*	As at 31 December 2025 *HK$ millions*
Demand deposits and current accounts	**34,323**	32,990
Savings deposits	**19,271**	20,774
Time, call and notice deposits	**19,518**	19,181
	73,112	72,945

11. Issued debt securities

	As at 30 June 2026 *HK$ millions*	As at 31 December 2025 *HK$ millions*
Liabilities designated at fair value through profit or loss	**9,873**	8,290
Liabilities measured at amortized cost	**5,535**	10,548
	15,408	18,838

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

12. Derivatives

The contractual/notional amounts of derivatives are disclosed as follows:

	As at 30 June 2026 *HK$ millions*	As at 31 December 2025 *HK$ millions*
Foreign exchange ("FX") derivatives	**1,709,743**	1,786,637
Interest rate derivatives	**2,297,002**	2,431,119
Equity derivative contracts	**9,296**	7,109
Credit derivative contracts	**36,803**	38,472
Commodity derivative contracts	**664**	199
	4,053,508	4,263,536

The amounts are shown on a gross basis and do not take into account the effect of bilateral netting arrangements.

The contract/notional amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet date. They do not represent amounts at risk.

The following table summarizes the positive and negative fair values of each class of derivatives:

	As at 30 June 2026 *HK$ millions*	As at 31 December 2025 *HK$ millions*
Positive fair values		
FX derivatives	**18,618**	14,877
Interest rate derivatives	**9,365**	10,129
Equity derivative contracts	**30**	17
Credit derivative contracts	**389**	153
Commodity derivative contracts	**6**	–
	28,408	25,176
Negative fair values		
FX derivatives	**17,078**	13,665
Interest rate derivatives	**10,920**	11,711
Equity derivative contracts	**933**	369
Credit derivative contracts	**5,580**	1,896
Commodity derivative contracts	**4**	1
	34,515	27,642

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

13. Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

	As at 30 June 2026 *HK$ millions*	As at 31 December 2025 *HK$ millions*
Direct credit substitutes	**411**	434
Transaction-related contingencies	**8,382**	5,441
Trade-related contingencies	**7,066**	15,839
Forward forward deposits placed	**11,705**	11,378
Other commitments with an original maturity of not more than one year or which are unconditionally cancellable	**109,435**	100,853
Other commitments with an original maturity of more than one year	**26,974**	28,690
	163,973	162,635

The above table shows the contractual amounts of the Branch's off balance sheet exposures that commit it to extend credit to customers. The above amounts represent a worst case scenario of credit risk exposure arising from these instruments, without taking into account any collateral held or other credit enhancements attached. The amounts do not represent amounts at risk at the balance sheet date.

14. Liquidity

14.1 Liquidity Ratios

The Branch complies with the minimum requirement of Liquidity Maintenance Ratio ("LMR") and Core Funding Ratio ("CFR") in accordance with the Banking (Liquidity) Rules issued by the Hong Kong Monetary Authority ("HKMA").

	For the quarter ended	
	30 June 2026	30 June 2025
Average LMR	**42.4%**	43.7%

	For the quarter ended	
	30 June 2026	30 June 2025
Average CFR	**140.1%**	141.9%

The average LMR and CFR are calculated as the simple average of each month's average corresponding ratio.

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

14. Liquidity (Continued)

14.2 Approach to Liquidity Risk Management

The Branch's approach to liquidity risk management is based on the building blocks of governance by risk committees' oversight, policies that define overarching principles and specific risk methodologies, and standards that establish the detailed requirements.

The Group Liquidity Risk Management Policy sets out the Branch's overall approach towards liquidity risk management and describes the range of strategies employed by the Branch to manage its liquidity. These strategies include maintaining an adequate counterbalancing capacity, which corresponds to liquid assets, the capacity to borrow from the money markets as well as forms of managerial interventions that improve liquidity, to address potential cash flow shortfalls and maintaining diversified sources of liquidity. The Policy also sets out the structure and responsibilities of committees and functional units for liquidity risk management.

The primary measure used to manage liquidity within the tolerance is the cash flow maturity mismatch analysis. The analysis is performed on a regular basis under normal and adverse scenarios. It assesses the adequacy of the counterbalancing capacity to fund or mitigate any cash flow shortfalls that may occur as forecasted in the cash flow movements across successive time bands. To ensure that liquidity is managed in line with the risk tolerance, core parameters underpinning the performance of the analysis, such as the types of scenarios, survival period and minimum level of liquid assets, are pre-specified for monitoring and control.

The Branch seeks to manage its liquidity in a manner that ensures that its liquidity obligations would continue to be honoured under normal as well as adverse circumstances. Oversight relating to the management of liquidity risk is provided by the Hong Kong Risk Executive Committee ("Risk Exco") and the Hong Kong Market and Liquidity Risk Committee ("MLRC"). The HK Risk Exco comprises the HK Chief Executive Officer, the Senior Risk Executive and representatives from relevant business and support units. The HK MLRC reports to the HK Risk Exco and comprises representatives from Risk Management Group and the relevant business and support units. The Assets and Liabilities Committee ("ALCO") regularly reviews the composition and growth trajectories of the balance sheet and refine our funding strategy according to business momentum, competitive factors and prevailing market conditions.

The Risk Management Group ("RMG") Market and Liquidity Risk unit is responsible for establishing the liquidity risk management frameworks, policies and standards. It performs independent review and day-to-day monitoring of liquidity risk profile and limits. Key liquidity risk issues and material developments are regularly highlighted to senior management and Board-level committees

The Branch also follows the guidance set forth by the HKMA in Supervisory Policy Manual LM-2, Sound Systems and Controls for Liquidity Risk Management.

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

15. Foreign exchange exposures

The table summarizes the Branch's non-structural foreign currency positions which are prepared in accordance with the HKMA return of "Foreign Currency Position". The net options position is calculated on the basis of the delta-weighted position of foreign exchange option contracts.

The branch had the following non-structural foreign currency positions which exceeded 10% of net non-structural position in all currency. The amounts below are translated into equivalent HK$ million amounts, categorized by currency.

In HK$ millions	**USD**	**Others**	**Total**
As at 30 June 2026			
Hong Kong dollar equivalents			
Spot assets	**139,411**	**60,313**	**199,724**
Spot liabilities	**(181,795)**	**(22,178)**	**(203,973)**
Forward purchases	**911,479**	**493,545**	**1,405,024**
Forward sales	**(864,456)**	**(531,785)**	**(1,396,241)**
Net options position	**(6)**	**6**	**–**
Net long/(short) non-structural position	**4,633**	**(99)**	**4,534**

	USD	CNY	Others	Total
As at 31 December 2025				
Hong Kong dollar equivalents				
Spot assets	144,206	36,854	21,564	202,624
Spot liabilities	(202,649)	(14,517)	(5,022)	(222,188)
Forward purchases	963,283	432,376	73,688	1,469,347
Forward sales	(903,203)	(454,067)	(90,361)	(1,447,631)
Net options position	100	(132)	(4)	(36)
Net long/(short) non-structural position	1,737	514	(135)	2,116

There were no structural position in any currencies as at 30 June 2026 and 31 December 2025.

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

16. Loans and advances to customers by loan usage

The Branch employs a range of policies and practices to mitigate credit risk, one of which is the taking of collateral. The collateral includes cash, marketable securities, properties, trade receivables, inventory, equipment and other physical and financial collateral. Balances of advances analyzed by loan usage and the corresponding balances covered by collateral are as follows:

	As at 30 June 2026		As at 31 December 2025	
In HK$ millions	**Outstanding balance**	**Balance covered by collateral**	Outstanding balance	Balance covered by collateral
Loans for use in Hong Kong				
Industrial, commercial and financial				
– Property development	**28,824**	**4,385**	28,992	5,628
– Property investment	**19,086**	**9,192**	26,971	13,644
– Financial concerns	**2,271**	**–**	2,318	–
– Stockbrokers	**392**	**–**	–	–
– Wholesale and retail trade	**3,001**	**8**	1,195	14
– Manufacturing	**2,101**	**–**	1,355	–
– Transport and transport equipment	**7,097**	**–**	5,348	–
– Recreational activities	**–**	**–**	–	–
– Information technology	**6,319**	**–**	6,379	–
– Others	**5,291**	**821**	7,531	821
Individuals				
– Loans for the purchase of other residential properties	**319**	**319**	269	269
Sub-total	**74,701**	**14,725**	80,358	20,376
Trade finance (including trade bills)	**8,690**	**–**	6,436	–
Loans for use outside Hong Kong	**19,464**	**1,784**	24,174	400
	102,855	**16,509**	110,968	20,776

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

17. Loans and advances to customers by geographical area

	As at 30 June 2026 ***HK$ millions***	As at 31 December 2025 *HK$ millions*
Hong Kong	**89,708**	95,697
Mainland China	**2,945**	3,129
Others	**10,202**	12,142
	102,855	110,968

The above analysis by geographical area is based on the location of the counterparty after taking into account the transfer of risk. In general, transfer of risk applies when an advance is guaranteed by a party in a location which is different from that of the counterparty.

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

18. International claims

Analysis of international claims by location and by type of counterparty is as follows:

In HK$ million	Banks	Official sector	Non-bank private sector: Non-bank financial institutions	Non-bank private sector: Non-financial private sector	Other	Total
As at 30 June 2026						
Developed countries	**6,896**	**12,923**	**3,457**	**9,125**	**–**	**32,401**
Offshore centres, of which:	**106,017**	**160**	**6,672**	**36,534**	**–**	**149,383**
– Singapore	**94,126**	**–**	**749**	**1,047**	**–**	**95,922**
– Hong Kong, China	**11,101**	**160**	**4,766**	**32,064**	**–**	**48,091**
– Others	**790**	**–**	**1,157**	**3,423**	**–**	**5,370**
Developing Africa and Middle East	**487**	**–**	**–**	**1**	**–**	**488**
Developing Asia Pacific, of which	**7,831**	**4,787**	**5,494**	**4,275**	**–**	**22,387**
– China	**6,819**	**4,489**	**4,374**	**3,773**	**–**	**19,455**
– Others	**1,012**	**298**	**1,120**	**502**	**–**	**2,932**
International organizations	**–**	**–**	**–**	**–**	**885**	**885**
Total	**121,231**	**17,870**	**15,623**	**49,935**	**885**	**205,544**
As at 31 December 2025						
Developed countries	4,218	7,044	1,818	9,791	–	22,871
Offshore centres, of which:	120,923	–	4,914	36,570	–	162,407
– Singapore	103,507	–	348	2,279	–	106,134
– Hong Kong, China	17,416	–	3,010	31,132	–	51,558
– Others	–	–	1,556	3,159	–	4,715
Developing Africa and Middle East	457	–	–	–	–	457
Developing Asia Pacific, of which	13,868	2,119	3,480	4,765	–	24,232
– China	13,093	2,119	3,360	4,765	–	23,337
– Others	775	–	120	–	–	895
International organizations	–	–	–	–	971	971
Total	139,466	9,163	10,212	51,126	971	210,938

The above analysis is disclosed on a net basis after taking into account the effect of any recognized risk transfer.

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

19. Impaired loans and advances

Impaired loans and advances are advances with objective evidence of impairment and are assessed using discounted cash flow method. Specific allowances of such advances are measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the original effective interest rate.

The specific allowances are made after taking into account the value of collateral in respect of the above advances.

	As at 30 June 2026		As at 31 December 2025	
	HK$ millions	**% of gross loans and advances to customers**	HK$ millions	% of gross loans and advances to customers
Gross impaired loans and advances	**1,821**	**1.77**	2,021	1.82
Specific allowances made	**188**		308	
Value of collateral	**1,655**		1,731	

The analysis of impaired loans and advances by geographical area is as follows:

	As at 30 June 2026 ***HK$ millions***	As at 31 December 2025 *HK$ millions*
Hong Kong	**1,821**	2,021

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

20. Overdue and rescheduled loans and advances

The overdue loans and advances of the Branch are analyzed as follows:

	As at 30 June 2026		As at 31 December 2025	
	HK$ millions	**% of gross loans and advances to customers**	HK$ millions	% of gross loans and advances to customers
More than 3 months but not more than 6 months	**–**	**–**	726	0.65
More than 6 months but not more than 1 year	**–**	**–**	880	0.79
More than 1 year	**1,807**	**1.76**	217	0.20
	1,807	**1.76**	1,823	1.64
Specific allowances made in respect of the above overdue loans and advances	**184**		120	
Current market value of collateral held against the covered portion of the above overdue loans and advances	**2,614**		2,644	
Covered portion of the above overdue loans and advances	**1,655**		1,731	
Uncovered portion of the above overdue loans and advances	**152**		92	

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

20. Overdue and rescheduled loans and advances (Continued)

The analysis in respect of the above overdue loans and advances by geographical area is as follows:

	As at 30 June 2026	As at 31 December 2025
	HK$ millions	*HK$ millions*
Hong Kong	**1,807**	1,823

The rescheduled loans and advances of the Branch (excluding those which have been overdue for over three months and reported above) are analyzed as follows:

	As at 30 June 2026		As at 31 December 2025	
	HK$ millions	**% of gross loans and advances to customers**	HK$ millions	% of gross loans and advances to customers
Rescheduled loans and advances	**14**	**0.01**	198	0.18

There were no repossessed assets as at 30 June 2026 and 31 December 2025.

DBS BANK LTD., HONG KONG BRANCH

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

21. Mainland activities

The table below summarizes the non-bank Mainland China exposure of the Branch, categorized by types of counterparties, which are prepared in accordance with the HKMA return of "Return of Mainland Activities":

Type of counterparties	On-balance sheet exposures *HK$ millions*	Off-balance sheet exposures *HK$ millions*	Total *HK$ millions*
As at 30 June 2026			
(a) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	**29,391**	**9,148**	**38,539**
(b) Local governments, local government-owned entities and their subsidiaries and JVs	**4,907**	**1,219**	**6,126**
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	**14,819**	**7,527**	**22,346**
(d) Other entities of central government not reported in part (a) above	**6,829**	**661**	**7,490**
(e) Other entities of local governments not reported in part (b) above	**1,844**	**761**	**2,605**
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	**1,099**	**288**	**1,387**
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	**11,007**	**3,230**	**14,237**
Total	**69,896**	**22,834**	**92,730**
Total assets after provisions	**310,538**		
On-balance sheet exposures as percentage of total assets	**22.51%**		

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

21. Mainland activities (Continued)

Type of counterparties	On-balance sheet exposures *HK$ millions*	Off-balance sheet exposures *HK$ millions*	Total *HK$ millions*
As at 31 December 2025			
(a) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	32,038	15,195	47,233
(b) Local governments, local government-owned entities and their subsidiaries and JVs	4,995	850	5,845
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	5,455	7,881	13,336
(d) Other entities of central government not reported in part (a) above	6,591	1,587	8,178
(e) Other entities of local governments not reported in part (b) above	1,815	825	2,640
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	966	256	1,222
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	16,906	5,015	21,921
Total	68,766	31,609	100,375
Total assets after provisions	320,417		
On-balance sheet exposures as percentage of total assets	21.46%		

22. Comparative figures

Certain comparative figures in Note 1 and Note 20 have been re-presented to conform with the changes in current period's presentation. These re-presentations have no effect on the financial position.

Hong Kong, 11 September 2026

DBS GROUP HOLDINGS LTD ("The Group")

GROUP CONSOLIDATED FINANCIAL INFORMATION

1. Capital Position and Capital Adequacy Ratios

The Group's capital adequacy ratios are as follows:

	As at 30 June 2026	As at 31 December 2025
Capital Adequacy Ratios		
Common Equity Tier 1	**16.6%**	17.0%
Tier 1	**16.6%**	17.0%
Total	**17.2%**	17.9%

The capital adequacy ratios were made pursuant to the Monetary Authority of Singapore Notice to Designated Financial Holding Companies FHC-N637 "Notice on Risk Based Capital Adequacy Requirements" ("MAS Notice FHC-N637").

The Group shareholders' funds, including capital and reserves, as at 30 June 2026 were S$70,166 million (31 December 2025: S$68,867 million).

2. Other financial information

	For the six months ended	
	30 June 2026	30 June 2025
	S$ millions	*S$ millions*
Pre-tax profit	**7,216**	6,825

	As at 30 June 2026	As at 31 December 2025
	S$ million	*S$ million*
Total assets	**965,597**	897,488
Total liabilities	**895,380**	828,572
Total loans and advances	**469,380**	445,011
Total customer deposits	**638,203**	610,023