

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank serta Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, maka dibawah ini adalah Laporan Keuangan Konsolidasian DBS Group Holdings Ltd dan Entitas Anak yang meliputi Laporan Posisi Keuangan pada tanggal 30 Juni 2025 (tidak diaudit) dan 31 Desember 2024 (diaudit), Laporan Laba Rugi Komperhensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk semester pertama yang berakhir pada tanggal 30 Juni 2025 dan 2024 (tidak diaudit).

DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
UNAUDITED BALANCE SHEETS
AS AT 30 JUNE 2025 AND 31 DECEMBER 2024

In \$ Millions	30-Jun-25	31-Dec-24 ¹⁾
Assets		
Cash and balances with central banks	57.163	58.646
Government securities and treasury bills	93.500	81.539
Due from banks	84.068	80.415
Derivative assets	24.112	27.897
Bank and corporate securities	109.494	105.053
Loans and advances to customers	433.046	430.594
Other assets	27.191	29.757
Associates and joint ventures	3.263	3.073
Properties and other fixed assets	3.662	3.873
Goodwill and intangibles assets	6.397	6.372
Total assets	841.896	827.219
Liabilities		
Due to banks	71.290	64.175
Deposits and balances from customers	573.965	561.730
Derivative liabilities	25.194	26.670
Other liabilities	26.540	36.643
Other debt securities	75.037	67.850
Subordinated term debts	1.260	1.318
Total liabilities	773.286	758.386
Net assets	68.610	68.833
Equity		
Share capital	11.769	11.537
Other equity instruments	1.000	2.392
Other reserves	1.173	1.694
Revenue reserves	54.622	53.163
Shareholders' funds	68.564	68.786
Non-controlling interests	46	47
Total equity	68.610	68.833
Other Information		
Net book value per share (\$)		
(i) Basic and diluted	23,82	23,38

Note:

¹⁾ Audited

DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
OFF-BALANCE SHEET ITEMS
AS AT 30 JUNE 2025 AND 31 DECEMBER 2024

In \$ Millions	30-Jun-25	31-Dec-24
Contingent liabilities	37.606	37.931
Commitments ¹⁾	444.849	439.788
Financial Derivatives	3.621.180	3.436.974

Note:

¹⁾ Includes commitments that are unconditionally cancellable at any time of \$363,808 million for 30 Jun 2025 (31 Dec 2024: \$362,303 million).

**DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
UNAUDITED CONSOLIDATED INCOME STATEMENT
FOR THE HALF YEAR ENDED 30 JUNE 2025 AND 2024**

In \$ Millions	30-Jun-25	30-Jun-24
Income		
Interest income	14.541	15.467
Interest expense	7.212	8.368
Net interest income	7.329	7.099
Net fee and commission income	2.442	2.091
Net trading income	1.723	1.733
Net income from investment securities	123	91
Other income	20	25
Non-interest income	4.308	3.940
Total income	11.637	11.039
Employee benefits	2.909	2.728
Other expenses	1.575	1.546
Total expenses	4.484	4.274
Profit before allowances and amortisation	7.153	6.765
Amortisation of intangible assets	12	12
Allowances for credit and other losses	458	283
Profit after allowances and amortisation	6.683	6.470
Share of profits/losses of associates and JVs	142	114
Profit before tax	6.825	6.584
Income tax expense	1.104	844
Net profit	5.721	5.740
Attributable to:		
Shareholders	5.721	5.740
Non-controlling interests	-	-
	5.721	5.740

**DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE HALF YEAR ENDED 30 JUNE 2025 AND 2024**

In \$ Millions	30-Jun-25	30-Jun-24
Net profit	5.721	5.740
Other comprehensive income		
Items that may be reclassified subsequently to income statement:		
Translation differences for foreign operations	(1.559)	500
Share of other comprehensive income of associates	(7)	-
Debt instruments at fair value through other comprehensive income		
Net valuation gains taken to equity	417	43
Gains transferred to income statement	(103)	(59)
Taxation relating to components of other comprehensive income	(39)	22
Cash flow hedge		
Net valuation gains/(losses) taken to equity	1.531	(113)
Gains transferred to income statement	(574)	(25)
Taxation relating to components of other comprehensive income	(119)	28
Items that will not be reclassified to income statement:		
Gain on equity instruments classified at fair value through other comprehensive income (net of tax)	61	33
Fair value change from own credit risk on financial liabilities designated at fair value (net of tax)	(65)	(21)
Defined benefit plans remeasurements (net of tax)	3	(7)
Other comprehensive income, net of tax	(454)	401
Total comprehensive income	5.267	6.141
Attributable to:		
Shareholders	5.269	6.141
Non-controlling interests	(2)	-
	5.267	6.141



DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 30 JUNE 2025

The Group In \$ Millions	Attributable to shareholders of the Company				Total Shareholders' funds	Non-controlling interests	Total equity
	Share Capital	Other equity instruments	Other reserves	Revenue reserves			
Balance at 1 January 2025	11.537	2.392	1.694	53.163	68.786	47	68.833
Purchase of treasury shares	(15)	-	-	-	(15)	-	(15)
Draw-down of share plan reserves upon vesting of performance	247	-	(247)	-	-	-	-
Cost of share-based payments	-	-	97	-	97	-	97
Redemption of perpetual capital securities	-	(1.392)	-	51	(1.341)	-	(1.341)
Dividends paid to shareholders ¹⁾	-	-	-	(3.876)	(3.876)	-	(3.876)
Shares repurchased and cancelled	-	-	-	(355)	(355)	-	(355)
Other movements	-	-	-	(1)	(1)	1	-
Net profit	-	-	-	5.721	5.721	-	5.721
Other comprehensive income	-	-	(371)	(81)	(452)	(2)	(454)
Balance at 30 June 2025	11.769	1.000	1.173	54.622	68.564	46	68.610
Balance at 1 January 2023	11.604	2.392	(23)	48.092	62.065	182	62.247
Purchase of treasury shares	(7)	-	-	-	(7)	-	(7)
Draw-down of share plan reserves upon vesting of performance	146	-	(148)	-	(2)	-	(2)
Cost of share-based payments	-	-	87	-	87	-	87
Dividends paid to shareholders ¹⁾	-	-	-	(2.972)	(2.972)	-	(2.972)
Other movements	-	-	-	(11)	(11)	11	-
Net profit	-	-	-	5.740	5.740	-	5.740
Other comprehensive income	-	-	496	(95)	401	-	401
Balance at 30 June 2024	11.743	2.392	412	50.754	65.301	193	65.494

Notes:

¹⁾ Includes distributions of \$42 million paid on capital securities classified as equity for 1st Half 2025 (1st Half 2024: \$42 million)

Singapore, 07 August 2025
Board of Directors
DBS Group Holdings Ltd