In accordance with the Financial Services Authority (FSA) Regulation No. 37/POJK.03/2019 dated 19 December 2019 concerning Transparency and Publication of Bank Reports and Financial Services Authority (FSA) circular letter No. 09/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Commercial Bank Reports, set out below are the Consolidated Financial Statement of DBS Group Holdings Ltd and its subsidiaries which includes Statement of Financial Position as of 30 June 2026 (unaudited) and 31 December 2025 (audited), Consolidated Statement of Profit or Loss and Other Comprehensive Income and Consolidated Statement of Changes in Equity for the half year ended 30 June 2026 and 2025 (unaudited).

DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
UNAUDITED BALANCE SHEETS
AS AT 30 JUNE 2026 AND 2025

In S$ millions	30-Jun-26	31-Dec-25[1)]
Assets		
Cash and balances with central banks	46,146	55,844
Government securities and treasury bills	111,022	107,361
Due from banks	106,419	93,881
Derivative assets	35,036	23,621
Bank and corporate securities	152,234	128,380
Loans and advances to customers	469,380	445,011
Other assets	31,616	30,100
Associates and joint ventures	3,646	3,490
Properties and other fixed assets	3,808	3,486
Goodwill and intangibles assets	6,290	6,314
Total assets	**965,597**	**897,488**
Liabilities		
Due to banks	94,469	79,295
Deposits and balances from customers	638,203	610,023
Derivative liabilities	32,212	23,197
Other liabilities	44,094	36,506
Other debt securities	86,402	78,275
Subordinated term debts	-	1,276
Total liabilities	**895,380**	**828,572**
Net assets	**70,217**	**68,916**
Equity		
Share capital	11,948	11,761
Other equity instruments	-	-
Other reserves	1,296	1,723
Revenue reserves	56,922	55,383
Shareholders' funds	**70,166**	**68,867**
Non-controlling interests	51	49
Total equity	**70,217**	**68,916**
Other Information		
Net book value per share ($)	24.69	24.29

Note:
[1)] Audited

DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
OFF-BALANCE SHEET ITEMS
AS AT 30 JUNE 2026 AND 2025

In S$ millions	30-Jun-26	31-Dec-25
Contingent liabilities	42,797	39,094
Commitments [1]	480,468	458,983
Financial Derivatives	3,785,081	3,576,168

Note:
[1] Includes commitments that are unconditionally cancellable at any time of $389,724 million for 30 Jun 2026 (31 Dec 2025: $373,188 million).

DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
UNAUDITED CONSOLIDATED INCOME STATEMENT
FOR THE YEAR ENDED 30 JUNE 2026 AND 2025

In S$ millions	30-Jun-26	30-Jun-25
Income		
Interest and similar income	13,341	14,541
Interest expense	6,266	7,212
Net interest income	**7,075**	**7,329**
Net fee and commission income	2,942	2,442
Net trading income	1,900	1,723
Net income from investment securities	101	123
Other income	23	20
Non-interest income	**4,966**	**4,308**
Total income	**12,041**	**11,637**
Employee benefits	3,065	2,909
Other expenses	1,584	1,575
Total expenses	**4,649**	**4,484**
Profit before allowances and amortisation	**7,392**	**7,153**
Amortisation of intangible assets	11	12
Allowances for credit and other losses	303	458
Profit after allowances and amortisation	**7,078**	**6,683**
Share of profits/losses of associates and JVs	138	142
Profit before tax	**7,216**	**6,825**
Income tax expense	1,206	1,104
Net profit	**6,010**	**5,721**
Attributable to:		
Shareholders	**6,009**	**5,721**
Non-controlling interests	1	-
	6,010	**5,721**

DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
AUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2026 AND 2025

In S$ millions	30-Jun-26	30-Jun-25
Net profit	**6,010**	**5,721**
Other comprehensive income		
Items that may be reclassified subsequently to income statement:		
Translation differences for foreign operations	110	(1,559)
Share of other comprehensive income of associates and joint ventures	3	(7)
Debt instruments at fair value through other comprehensive income		
Net valuation (losses)/ gains taken to equity	(136)	417
Gains transferred to income statement	(58)	(103)
Taxation relating to components of other comprehensive income	27	(39)
Cash flow hedges		
Net valuation gains taken to equity	354	1,531
Gains transferred to income statement	(580)	(574)
Taxation relating to components of other comprehensive income	39	(119)
Items that will not be reclassified to income statement:		
(Losses)/ gains on equity instruments classified at fair value through other comperhensive income (net of tax)	(90)	61
Fair value change from own credit risk on financial liabilities designated at fair value (net of tax)	134	(65)
Defined benefit plans remeasurements (net of tax)	-	3
Other comprehensive income, net of tax	**(197)**	**(454)**
Total comprehensive income	**5,813**	**5,267**
Attributable to:		
Shareholders	**5,813**	**5,269**
Non-controlling interests	-	(2)
	5,813	**5,267**

DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2026

In S$ millions	Share Capital	Other equity instruments	Other reserves	Revenue reserves	Total Shareholders' funds	Non-controlling interests	Total equity
	Attributable to shareholders of the Company						
Balance at 1 January 2026	**11,761**	**-**	**1,723**	**55,383**	**68,867**	**49**	**68,916**
Purchase of treasury shares	(18)	-	-	-	(18)	-	(18)
Transfer of treasury shares upon vesting of performance shares	25	-	(26)	-	(1)	-	(1)
Issues of new shares pursuant to DBSH Share Plan	180	-	(180)	-	-	-	-
Cost of share-based payments	-	-	111	-	111	-	111
Dividends paid to shareholders [1]	-	-	-	(4,604)	(4,604)	-	(4,604)
Other movements	-	-	-	(2)	(2)	2	-
Net profit	-	-	-	6,009	6,009	1	6,010
Other comperhensive income	-	-	(332)	136	(196)	(1)	(197)
Balance at 30 June 2026	**11,948**	**-**	**1,296**	**56,922**	**70,166**	**51**	**70,217**
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 shares	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 comperhensive income	-	-	(371)	(81)	(452)	(2)	(454)
Balance at 30 June 2025	**11,769**	**1,000**	**1,173**	**54,622**	**68,564**	**46**	**68,610**

Notes:
[1] Includes distributions paid on capital securities classified as equity of Nil (1st Half 2025: $42 million)

Singapore, 05 August 2026
Board of Directors
DBS Group Holdings Ltd