

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 2026 (tidak diaudit) dan 31 Desember 2025 (diaudit), Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian dan Laporan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 30 Juni 2026 dan 2025 (tidak diaudit).

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-25¹⁾
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 comprehensive 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	Attributable to shareholders of the Company					Non-controlling interests	Total equity
	Share Capital	Other equity instruments	Other reserves	Revenue reserves	Total Shareholders' funds		
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 comprehensive 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 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

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