



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, Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian dan Laporan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 30 Desember 2025 dan 2024 (diaudit).

DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
AUDITED BALANCE SHEETS
AS AT 31 DECEMBER 2025 AND 2024

In S\$ Millions	31-Dec-25	31-Dec-24
Assets		
Cash and balances with central banks	55,844	58,646
Government securities and treasury bills	107,361	81,539
Due from banks	93,881	80,415
Derivative assets	23,621	27,897
Bank and corporate securities	128,380	105,053
Loans and advances to customers	445,011	430,594
Other assets	30,100	29,757
Associates and joint ventures	3,490	3,073
Properties and other fixed assets	3,486	3,873
Goodwill and intangibles assets	6,314	6,372
Total assets	897,488	827,219
Liabilities		
Due to banks	79,295	64,175
Deposits and balances from customers	610,023	561,730
Derivative liabilities	23,197	26,670
Other liabilities	36,506	36,643
Other debt securities	78,275	67,850
Subordinated term debts	1,276	1,318
Total liabilities	828,572	758,386
Net assets	68,916	68,833
Equity		
Share capital	11,761	11,537
Other equity instruments	-	2,392
Other reserves	1,723	1,694
Revenue reserves	55,383	53,163
Shareholders' funds	68,867	68,786
Non-controlling interests	49	47
Total equity	68,916	68,833
Other Information		
Net book value per share (\$)	24.29	23.38

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

In S\$ Millions	31-Dec-25	31-Dec-24
Contingent liabilities	39,094	37,931
Commitments ¹⁾	458,983	439,788
Financial Derivatives	3,576,168	3,436,974

Note:

¹⁾ Includes commitments that are unconditionally cancellable at any time of \$373,188 million for 31 Dec 2025 (31 Dec 2024: \$362,303 million).



DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
AUDITED CONSOLIDATED INCOME STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025 AND 2024

In S\$ Millions	31-Dec-25	31-Dec-24
Income		
Interest and similar income	28,268	30,927
Interest expense	13,768	16,503
Net interest income	14,500	14,424
Net fee and commission income	4,898	4,168
Net trading income	3,361	3,381
Net income from investment securities	100	163
Other income	41	161
Non-interest income	8,400	7,873
Total income	22,900	22,297
Employee benefits	5,832	5,594
Other expenses	3,517	3,424
Total expenses	9,349	9,018
Profit before allowances and amortisation	13,551	13,279
Amortisation of intangible assets	23	23
Allowances for credit and other losses	791	622
Profit after allowances and amortisation	12,737	12,634
Share of profits/losses of associates and JVs	262	250
Profit before tax	12,999	12,884
Income tax expense	2,065	1,594
Net profit	10,934	11,290
Attributable to:		
Shareholders	10,933	11,289
Non-controlling interests	1	1
	10,934	11,290

DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
AUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2025 AND 2024

In S\$ Millions	31-Dec-25	31-Dec-24
Net profit	10,934	11,290
Other comprehensive income		
Items that may be reclassified subsequently to income statement:		
Translation differences for foreign operations	(1,418)	518
Share of other comprehensive income of associates and joint ventures	3	(7)
Debt instruments at fair value through other comprehensive income		
Net valuation gains taken to equity	592	388
Gains transferred to income statement	(62)	(76)
Taxation relating to components of other comprehensive income	(72)	25
Cash flow hedges		
Net valuation gains taken to equity	2,384	913
Gains transferred to income statement	(1,383)	(285)
Taxation relating to components of other comprehensive income	(136)	(3)
Items that will not be reclassified to income statement:		
Gains on equity instruments classified at fair value through other comprehensive income (net of tax)	107	110
Fair value change from own credit risk on financial liabilities designated at fair value (net of tax)	(184)	(12)
Defined benefit plans remeasurements (net of tax)	4	(1)
Other comprehensive income, net of tax	(165)	1,570
Total comprehensive income	10,769	12,860
Attributable to:		
Shareholders	10,770	12,860
Non-controlling interests	(1)	-
	10,769	12,860



DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES
AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2025

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 2025	11,537	2,392	1,694	53,163	68,786	47	68,833	
Purchase of treasury shares	(26)	-	-	-	(26)	-	(26)	
Draw-down of share plan reserves upon vesting of performance shares	250	-	(250)	-	-	-	-	
Cost of share-based payments	-	-	203	-	203	-	203	
Redemption of perpetual capital securities	-	(2,392)	-	51	(2,341)	-	(2,341)	
Dividends paid to shareholders ¹⁾	-	-	-	(8,151)	(8,151)	-	(8,151)	
Shares repurchased and cancelled	-	-	-	(371)	(371)	-	(371)	
Other movements	-	-	-	(3)	(3)	3	-	
Net profit	-	-	-	10,933	10,933	1	10,934	
Other comprehensive income	-	-	76	(239)	(163)	(2)	(165)	
Balance at 31 December 2025	11,761	-	1,723	55,383	68,867	49	68,916	
Balance at 1 January 2024	11,604	2,392	(23)	48,092	62,065	182	62,247	
Purchase of treasury shares	(213)	-	-	-	(213)	-	(213)	
Draw-down of share plan reserves upon vesting of performance shares	146	-	(149)	-	(3)	-	(3)	
Cost of share-based payments	-	-	177	-	177	-	177	
Dividends paid to shareholders ¹⁾	-	-	-	(6,083)	(6,083)	-	(6,083)	
Change in non-controlling interests	-	-	-	-	-	(152)	(152)	
Other movements	-	-	-	(17)	(17)	17	-	
Net profit	-	-	-	11,289	11,289	1	11,290	
Other comprehensive income	-	-	1,689	(118)	1,571	(1)	1,570	
Balance at 31 December 2024	11,537	2,392	1,694	53,163	68,786	47	68,833	

Notes:
¹⁾ Includes distributions of \$62 million paid on capital securities classified as equity for 2025 (2024: \$84 million) and Capital Return dividends of \$1,277 million (2024: Nil)

Singapore, 09 February 2026
Board of Directors
DBS Group Holdings Ltd