Group Chief Executive Officer Key Messages

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Group Chief Executive Officer
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Strong 3Q26 Banking results reflected franchise strength and resiliency

- Group net profit beat strongest quarter last year (3Q25), despite drop in GEH contribution
- Banking total income and net profit at new high, up 7% and 16% YoY
- Strong growth across banking franchise, underpinned by Wealth and Wholesale bank
  - Highest net interest income in six quarters, up 4% YoY
  - Continued strong customer loan growth, up 14% YoY
  - Banking non-interest income up 13% YoY, anchored by strong fee growth from Wholesale bank and Wealth; wealth fees beat strongest 3Q last year
  - Record customer flow trading income, up 29% YoY
- GEH down from MTM losses on bonds and absence of 2Q26 significant gains on equities in insurance and shareholders' funds; underlying business resilient, 3Q26 NBEV grew 14% YoY
- Asset quality remained resilient; NPL ratio improved to 0.8%
- Capital position remained strong; CET1 CAR stable QoQ

Further upgrade to 2026 financial guidance

- 2026 financial guidance
  - ↑ Low-double-digit loan growth
  - ↑ Total income to grow at least mid-single digit; flat to slight decline in NII[1/]
  - CIR at low 40%
  - ↓ Credit costs in the range of 15-20 bps
  - 50% ordinary dividend payout ratio; Complete S$2.5b capital return plan by FY26
- Evolving Middle East conflict and energy market situation, monitoring market conditions in Indonesia
- Focused on executing our Next Frontier strategy, well positioned for higher interest rates

1/ FY26 average assumptions on average rates: 3M SORA of ~1.2%, 1 additional Fed Fund Rate hike in 4Q26 and 3M HIBOR of ~2.9%.

Thank you

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