

Steady performance amid macro uncertainties

CEO remarks

Wee Ee Cheong, Deputy Chairman and Chief Executive Officer

For the first half ended 30 June 2025

Stable performance driven by diversified growth engines

Resilient performance



1H25 operating profit
S\$4.0 billion
+3% YoY

1H25 net profit
S\$2.8 billion
-3% YoY



Driven by diversified engines



1H25 net interest income
S\$4.7 billion
unchanged YoY

1H25 net fee income
S\$1.3 billion
+11% YoY

Cost-to-income ratio
43.5%

Continue to operate from position of strength



Common Equity Tier 1
15.3%

Liquidity coverage ratio
142%

Net stable funding ratio
118%

The Board has recommended an interim dividend of 85 cents per share
2nd tranche of 50-cents special dividend to be paid

Pockets of opportunities amid uncertainties



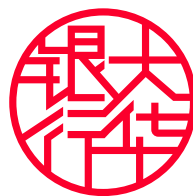
- Focused on ASEAN's long-term potential
- Strong wholesale momentum in trade and treasury
- Unlocking green, digital and infrastructure opportunities
- Scaled up retail franchise post-Citi acquisition; focus now on deepening customer engagement
- Building resilient revenue mix: strengthening connectivity, fee-based and recurring income

Delivering stable and balanced growth



2025 outlook

- Full-year NIM of 1.85% - 1.90%
- Low single-digit loan growth
- High single-digit fee growth
- Flat operating expenses
- Net credit costs at 25-30 basis points; expect to top up general provisions buffer



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