

Group Chief Executive Officer Key Messages

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Strong 1H26 results reflected franchise strength and resiliency

- ❑ Total income and net profit at new high
- ❑ Broad-based growth across all businesses
 - Continued strong customer loan growth
 - Growth in fee income led by wealth management
 - Record customer flow trading income
 - Strong increase in insurance income
- ❑ Asset quality remained resilient; NPL ratio stable
- ❑ Interim dividend of 47 cents for 1H26, dividend payout ratio at 50%

Updated 2026 financial targets

- ❑ 2026 outlook
 - Evolving Middle East conflict and energy market developments
 - K-shaped economic growth across major economies
- ❑ High-single-digit to low-double-digit loan growth
- ❑ Total income to grow; Slight decline in NII^{1/}
- ❑ CIR at low 40%
- ❑ Credit costs in the range of 20-25 bps
- ❑ 50% ordinary dividend payout ratio; Complete S\$2.5b capital return plan by FY26

Thank you

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