Group Chief Executive Officer Key Messages

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Group Chief Executive Officer
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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%

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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

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1/ FY26 average assumptions on average rates: 3M SORA of ~1.2%, no change in Fed Fund Rate and 3M HIBOR of ~2.8%.

Thank you