

Resilient performance with sustained franchise growth

CEO remarks

Wee Ee Cheong, Deputy Chairman and Chief Executive Officer

For the third quarter ended 30 September 2025

Steady performance driven by diversified growth engines

Resilient operating profit



3Q25 operating profit
S\$1.9 billion
-3% QoQ

Driven by diversified engines



3Q25 net interest income
S\$2.3 billion
-3% QoQ

3Q25 fee income
S\$892 million
+8% QoQ

3Q25 operating expenses
S\$1.5 billion
unchanged QoQ

Strong balance sheet



Common Equity Tier 1
14.6%

Liquidity coverage ratio
143%

Net stable funding ratio
116%

Strong franchise growth across wholesale banking, global markets and retail banking



Loans growth
+5% YoY



Trade loans growth
+22% YoY



Wholesale banking
CASA
+4% YoY



Wholesale banking
customer treasury income
+9% YoY



High-net-worth AUM
\$199 billion
+8% YoY



Invested AUM
3Q25: 41%
(3Q24: 37%)



9M25 Wealth income
+15% YoY



Retail banking CASA
+19% YoY

Proactive move to strengthen balance sheet



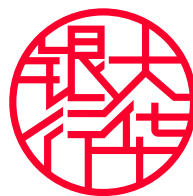
- Proactive move to boost provision coverage to reinforce resilience and flexibility to navigate headwinds
- Total credit costs to normalise
- Capital position remains healthy
- Stand ready to support customers and seize strategic growth opportunities.
- Committed to share buyback programme
- No change to our dividend policy; pre-emptive general provisions has no impact on 2025 final dividend

Confident of sustaining long-term value



2026 outlook

- Low single-digit loan growth
- Full-year NIM of 1.75% - 1.80%
- High single- to double-digit fee growth
- Low single-digit operating cost growth
- Total credit costs at 25-30 basis points



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