Pillar 3 Disclosures

30 June 2026

Oversea-Chinese Banking Corporation Limited
Incorporated in the Republic of Singapore
Company Registration Number: 193200032W

For **now**,
and **beyond**

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1. INTRODUCTION

This document presents the information in accordance with Pillar 3 (“P3”) disclosure requirements under Monetary Authority of Singapore (“MAS”) Notice 637 on Risk Based Capital Adequacy Requirements for banks incorporated in Singapore. These requirements specify reporting templates for most of the quantitative and qualitative disclosures to enable market participants to better compare the capital adequacy and risk profile across banks via improved consistency in public disclosure.

For purpose of the quarterly disclosure for OCBC Group (“Group”) as at 30 June 2026, explanations of the drivers behind significant differences between reporting periods for the respective sections are provided where appropriate.

The figures in this document are reported in Singapore dollars rounded to the nearest million, unless otherwise stated.

2. ACCOUNTING AND REGULATORY CONSOLIDATION

The consolidation basis used for regulatory capital computation is similar to that used for financial reporting except for the following:

- Great Eastern Holdings Limited and its insurance subsidiaries are excluded from regulatory consolidation and are treated as investments in unconsolidated major stake companies that are financial institutions in accordance with MAS Notice 637’s definition of insurance subsidiary. The regulatory adjustments applied to these investments are in accordance with MAS Notice 637 paragraphs 6.1.5(p), 6.2.6(d) and 6.3.10(d).

- As at 30 June 2026, the total equity of these insurance subsidiaries was S$11 billion and total assets were S$123 billion.

Disclosures on the Group’s reconciliation of regulatory capital to balance sheet and composition of regulatory capital can be found in Section 5 of this document.

3. KEY METRICS

The table below provides an overview of the Group's prudential regulatory metrics, as stipulated by MAS Notice 637.

The Group's CET1 ratio decreased quarter-on-quarter by 1.3% to 15.7% mainly due to dividend payout and higher total RWA offset by profit accretion.

		(a) Jun-26	(b) Mar-26	(c) Dec-25	(d) Sep-25	(e) Jun-25
	Available Capital (S$ million)					
1	CET1 Capital	42,326	43,317	41,938	40,446	40,740
2	Tier 1 Capital	44,064	45,055	43,676	42,184	42,477
3	Total Capital	49,321	50,239	48,184	46,631	46,876
	Risk Weighted Assets (S$ million)					
4	Total RWA	270,267	254,375	248,845	239,853	238,964
4a	Total RWA (pre-floor)	270,267	254,375	248,845	239,853	238,964
	Risk-based Capital Ratios as a percentage of RWA (%)					
5	CET1 Ratio	15.7	17.0	16.9	16.9	17.0
5a	CET1 Ratio (pre-floor)	15.7	17.0	16.9	16.9	17.0
6	Tier 1 Ratio	16.3	17.7	17.6	17.6	17.8
6a	Tier 1 Ratio (pre-floor)	16.3	17.7	17.6	17.6	17.8
7	Total Capital Ratio	18.2	19.7	19.4	19.4	19.6
7a	Total Capital Ratio (pre-floor)	18.2	19.7	19.4	19.4	19.6
	Additional CET1 buffer requirements as a percentage of RWA (%)					
8	Capital conservation buffer requirement	2.5	2.5	2.5	2.5	2.5
9	Countercyclical buffer requirement	0.3	0.3	0.3	0.3	0.3
10	G-SIB and/or D-SIB additional requirements	-	-	-	-	-
11	Total of Bank CET1 specific requirements [1/]	2.8	2.8	2.8	2.8	2.8
12	CET1 available after meeting the Reporting Bank's minimum capital requirements	8.2	9.7	9.4	9.4	9.6
	Leverage Ratio (S$ million)					
13	Total Leverage Ratio exposure measure	673,772	647,378	612,322	588,824	579,677
14	Leverage Ratio (%) [2/]	6.5	7.0	7.1	7.2	7.3
14a	Leverage Ratio (%) incorporating mean values for SFT assets	6.5	7.0	7.1	7.2	7.3
	Liquidity Coverage Ratio (S$ million) [3/]					
15	Total HQLA	105,555	108,680	103,003	98,298	96,246
16	Total NCO	80,455	78,775	72,739	69,771	70,730
17	LCR (%)	131	138	142	141	136
	Net Stable Funding Ratio (S$ million)					
18	Total ASF	359,940	351,536	343,425	334,152	328,280
19	Total RSF	328,959	311,970	301,023	292,385	289,981
20	NSFR (%)	109	113	114	114	113

[1/] Sum of rows 8, 9 and 10

[2/] Computed by row 2 / row 13

[3/] Reported as simple averages of daily observations for the respective quarter

4. GEOGRAPHIC DISTRIBUTION OF CREDIT EXPOSURES USED IN THE COUNTERCYCLICAL CAPITAL BUFFER

The following table provides an overview of the Group's geographical distribution of private sector credit exposures for the calculation of CCyB.

CCyB is determined based on the weighted average of the effective CCyB in the country or jurisdiction with private sector credit exposures. The geographic allocation of these exposures reflects the location of the ultimate risk associated with each exposure.

	30 Jun 26			
	(a)	(b)	(c)	(d)
	Country-specific countercyclical capital buffer requirement	RWA for private sector credit exposures used in the computation of the CCyB	Bank-specific countercyclical capital buffer requirement [1/]	Countercyclical capital buffer amount
Geographical breakdown				
Australia	1.00%	12,234		
Belgium	1.00%	17		
France	1.00%	162		
Germany	0.75%	1,212		
Hong Kong	0.50%	22,667		
Korea, Republic Of	1.00%	1,475		
Luxembourg	0.50%	1,354		
Netherlands	2.00%	1,122		
Saudi Arabia	1.00%	42		
South Africa	1.00%	#		
Spain	0.50%	139		
Sweden	2.00%	105		
United Kingdom	2.00%	15,038		
All Others		124,093		
Total		**179,659**	**0.3%**	**894**

4. Geographic Distribution of Credit Exposures used in the Countercyclical Capital Buffer (continued)

	31 Dec 25			
	(a)	(b)	(c)	(d)
	Country-specific countercyclical capital buffer requirement	**RWA for private sector credit exposures used in the computation of the CCyB**	**Bank-specific countercyclical capital buffer requirement [1/]**	**Countercyclical capital buffer amount**
Geographical breakdown				
Australia	1.00%	10,225		
Belgium	1.00%	22		
France	1.00%	142		
Germany	0.75%	1,288		
Hong Kong	0.50%	21,689		
Korea, Republic Of	1.00%	1,232		
Luxembourg	0.50%	1,131		
Netherlands	2.00%	1,080		
Spain	0.50%	151		
Sweden	2.00%	117		
United Kingdom	2.00%	12,734		
All Others		112,824		
Total		**162,635**	**0.3%**	**795**

[1/] The Bank-Specific CCyB is the additional capital which needs to be maintained above the Regulatory minimum and Capital Conservation buffer requirement.

\# Represents amounts of less than $0.5 million

5. COMPOSITION OF CAPITAL

5.1 Reconciliation of Regulatory Capital to Balance Sheet

S$ million	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Cross reference to Section 5.2
EQUITY			
Share capital	17,844	17,844	A
Other equity instruments	1,698	1,698	B
Reserves:			
Capital reserves	838		
Fair value reserves	601		
Revenue reserves	42,365		
Total reserves	43,804		
Of which: Retained earnings		35,843	C1
Of which: Accumulated other comprehensive income and other disclosed reserves		(92)	C2
Of which: Cash flow hedge reserve		19	C3
Of which: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk		13	C4
Other equity instruments issued by subsidiary	676		
Non-controlling interests	1,144		
Of which: Minority interest that meets criteria for inclusion in CET1 Capital		247	D1
Of which: Minority interest that meets criteria for inclusion in AT1 Capital		40	D2
Of which: Minority interest that meets criteria for inclusion in Tier 2 Capital		23	D3
Valuation adjustment		26	E
Total equity	**65,166**		
LIABILITIES			
Deposits of non-bank customers	458,922		
Deposits and balances of banks	28,941		
Due to associates	407		
Trading portfolio liabilities	543		
Derivative payables	15,487		
Other liabilities	12,223		
Current tax payables	1,005		
Deferred tax liabilities	1,112		
Of which: Associated with intangible assets		1	F
Debt issued	36,727		
Of which: Tier 2 capital instruments		3,516	G
Insurance contract liabilities and other liabilities for life insurance funds	109,354		
Total liabilities	**664,721**		
Total equity and liabilities	**729,887**		

5.1 Reconciliation of Regulatory Capital to Balance Sheet (continued)

S$ million	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Cross reference to Section 5.2
ASSETS			
Cash and placements with central banks	28,358		
Singapore government treasury bills and securities	23,588		
Other government treasury bills and securities	53,492		
Placements with and loans to banks	45,511		
Loans to customers	359,888		
Of which: Eligible provision for inclusion in Tier 2 Capital subject to cap in respect of exposures under SA and IRBA		1,718	H
Debt and equity securities	63,526		
Of which: Investments in unconsolidated major stake financial institutions		33	I1
Of which: Investments in unconsolidated non major stake financial institutions		4,110	I2
Of which: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630		#	I3
Investments in insurance subsidiaries		2,621	J
Derivative and forward securities:			
Of which: Unconsolidated non major stake financial institutions		(244)	K
Derivative receivables	16,318		
Other assets	10,215		
Deferred tax assets	429		
Of which: Deferred tax assets before netting		526	L
Associates	9,589		
Of which: Investments in unconsolidated major stake financial institutions		9,330	M
Property, plant and equipment	4,294		
Investment property	609		
Goodwill and other intangible assets	4,348		
Of which: goodwill		3,881	N1
Of which: intangible assets		6	N2
Investment securities for life insurance funds	101,127		
Other assets for life insurance funds	8,595		
Total assets	**729,887**		

Represents amounts of less than $0.5 million

5.2 Composition of Regulatory Capital

	S$ million	Amount	Cross reference to Section 5.1
	Common Equity Tier 1 Capital: instruments and reserves		
1	Paid-up ordinary shares and share premium (if applicable)	17,844	A
2	Retained earnings	35,843	C1
3*	Accumulated other comprehensive income and other disclosed reserves	(92)	C2
4	Minority interest that meets criteria for inclusion	247	D1
5	**Common Equity Tier 1 Capital before regulatory adjustments**	**53,842**	
	Common Equity Tier 1 Capital: regulatory adjustments		
6	Prudent valuation adjustments pursuant to Part VI of MAS Notice 637	26	E
7	Goodwill, net of associated deferred tax liability	3,881	N1
8*	Intangible assets, net of associated deferred tax liability	5	N2 - F
9*	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of associated deferred tax liability)	526	L
10	Cash flow hedge reserve	19	C3
11	Shortfall of TEP relative to EL under IRBA	-	
12	Increase in equity capital resulting from securitisation transactions	-	
13	Net exposures to credit-enhancing interest-only strips	-	
14	Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk	13	C4
15	Defined benefit pension fund assets, net of associated deferred tax liability	-	
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in ordinary shares of financial institutions	-	
18	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
19	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries) (amount above 10% threshold)	7,046	(I1 + J + M) - row 73[1]
20*	Mortgage servicing rights (amount above 10% threshold)		
21*	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of associated deferred tax liability)		
22	Amount exceeding the 15% threshold	-	
23	Of which: investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries)	-	
24*	Of which: mortgage servicing rights		
25*	Of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments	#	
27	PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	#	I3
28	Capital deficits in subsidiaries and associates that are regulated financial institutions	-	
29	Any other items which the Authority may specify	-	
30	Regulatory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital and Tier 2 Capital to satisfy required deductions	-	
31	**Total regulatory adjustments to CET1 Capital**	**11,516**	
32	**Common Equity Tier 1 Capital (CET1)**	**42,326**	

5.2 Composition of Regulatory Capital (continued)

	S$ million	Amount	Cross reference to Section 5.1
	Additional Tier 1 Capital: instruments		
33	AT1 capital instruments and share premium (if applicable)	1,698	B
34	Of which: classified as equity under the Accounting Standards	1,698	
35	Of which: classified as liabilities under the Accounting Standards	-	
36	AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	40	D2
37	**Additional Tier 1 Capital before regulatory adjustments**	**1,738**	
	Additional Tier 1 Capital: regulatory adjustments		
38	Investments in own AT1 capital instruments	-	
39	Reciprocal cross-holdings in AT1 capital instruments of financial institutions	-	
40	Investments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
41	Investments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries)	-	
42	National specific regulatory adjustments which the Authority may specify	-	
43	Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required deductions	-	
44	**Total regulatory adjustments to Additional Tier 1 Capital**	**-**	
45	**Additional Tier 1 Capital (AT1)**	**1,738**	
46	**Tier 1 Capital (T1 = CET1 + AT1)**	**44,064**	
	Tier 2 Capital: instruments and provisions		
47	Tier 2 capital instruments and share premium (if applicable)	3,516	G
48	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	23	D3
49	Provisions	1,718	H
50	**Tier 2 Capital before regulatory adjustments**	**5,257**	
	Tier 2 Capital: regulatory adjustments		
51	Investments in own Tier 2 capital instruments	-	
52	Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities of financial institutions	-	
53	Investments in Tier 2 capital instruments and other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
54*	Investments in other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake: amount previously designated for the 5% threshold but that no longer meets the conditions	-	
55	Investments in Tier 2 capital instruments and other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries)	-	
56	National specific regulatory adjustments which the Authority may specify	-	
57	**Total regulatory adjustments to Tier 2 Capital**	-	
58	**Tier 2 Capital (T2)**	**5,257**	
59	**Total capital (TC = T1 + T2)**	**49,321**	
60	**Floor-adjusted total RWA**	**270,267**	

5.2 Composition of Regulatory Capital (continued)

	S$ million	Amount	Cross reference to Section 5.1
	Capital adequacy ratios and buffers (as a percentage of floor-adjusted risk-weighted assets)		
61	**Common Equity Tier 1 CAR**	15.7%	
62	**Tier 1 CAR**	16.3%	
63	**Total CAR**	18.2%	
64	Reporting Bank-specific buffer requirement	9.3%	
65	Of which: capital conservation buffer requirement	2.5%	
66	Of which: bank-specific countercyclical buffer requirement	0.3%	
67	Of which: G-SIB and/or D-SIB buffer requirement (if applicable)	0.0%	
68	Common Equity Tier 1 available after meeting the Reporting Bank's minimum capital requirements	8.2%	
	National minima		
69	Minimum CET1 CAR	6.5%	
70	Minimum Tier 1 CAR	8.0%	
71	Minimum Total CAR	10.0%	
	Amounts below the thresholds for deduction (before risk-weighting)		
72	Investments in ordinary shares, AT1 Capital, Tier 2 Capital and other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	3,866	I2 + K
73	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries)	4,937	Refer to note[1]
74	Mortgage servicing rights (net of associated deferred tax liability)		
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liability)		
	Applicable caps on the inclusion of provisions in Tier 2 capital		
76	Provisions eligible for inclusion in Tier 2 Capital in respect of exposures subject to standardised approach (prior to application of cap)	708	
77	Cap on inclusion of provisions in Tier 2 Capital under standardised approach	590	
78	Provisions eligible for inclusion in Tier 2 Capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)	1,654	
79	Cap for inclusion of provisions in Tier 2 Capital under internal ratings-based approach	1,128	

[1/] The investments in the ordinary shares of unconsolidated major stake companies that are financial institutions which are within the prescribed threshold amount in accordance with MAS Notice 637 paragraph 6.1.5 (p)(iii)

* Elements where a more conservative definition has been applied relative to those set out under the Basel III capital standards

Represents amounts of less than $0.5 million

5.3 Main Features of Regulatory Capital Instruments

The following disclosures are made pursuant to the requirements of MAS Notice 637 Annex 11C. They are not a summary of the terms, do not purport to be complete, and should be read in conjunction with, and are qualified in their entirety by, the relevant Terms and Conditions available on the Bank's Investor Relations website (http://www.ocbc.com/group/investors/Cap_and_Reg_Disclosures.html).

		OCBC Ordinary Shares	OCBC 3.00% Non-cumulative, Non-convertible Perpetual Capital Securities
1.	Issuer	Oversea-Chinese Banking Corporation Limited	Oversea-Chinese Banking Corporation Limited
2.	Unique identifier (ISIN)	SG1S04926220	SGXF54217405
3.	Governing law(s) of instrument	Singapore	Singapore
	Regulatory treatment		
4.	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1
5.	Post-transitional Basel III rules	Common Equity Tier 1	Additional Tier 1
6.	Eligible at Solo / Group / Solo and Group	Solo and Group	Solo and Group
7.	Instrument type	Ordinary shares	Perpetual Capital Securities
8.	Amount recognised in regulatory capital	S$17,844 million	S$200 million
9.	Par value of instrument	NA	S$200 million
10.	Accounting classification	Shareholders' equity	Shareholders' equity
11.	Original date of issuance	NA	30 Sep 2020
12.	Perpetual or dated	Perpetual	Perpetual
13.	Original maturity date	No maturity	No maturity
14.	Issuer call subject to prior supervisory approval	No	Yes
15.	Optional call date, contingent call dates and redemption amount	NA	On the First Reset Date of 30 Sep 2030 and each Distribution Payment Date thereafter (at par), Tax call (at par), Regulatory call (at par)
16.	Subsequent call dates, if applicable	NA	Optional call dates - any Distribution Payment Date after the First Reset Date
	Coupons / dividends		
17.	Fixed or floating dividend / coupon	NA	Fixed to fixed
18.	Coupon rate and any related index	NA	3.00% p.a. up to (but excluding) 30 September 2030; if not redeemed, the distribution rate will be reset on the First Reset Date and every 10 years thereafter to a fixed rate equal to the then prevailing 10-year SGD SOR plus 2.19% p.a.
19.	Existence of a dividend stopper	NA	Yes
20.	Fully discretionary, partially discretionary or mandatory	NA	Fully discretionary
21.	Existence of step up or other incentive to redeem	NA	No
22.	Noncumulative or cumulative	NA	Noncumulative
23.	Convertible or non-convertible	NA	Nonconvertible
24.	If convertible, conversion trigger(s)	NA	NA
25.	If convertible, fully or partially	NA	NA
26.	If convertible, conversion rate	NA	NA
27.	If convertible, mandatory or optional conversion	NA	NA
28.	If convertible, specify instrument type convertible into	NA	NA
29.	If convertible, specify issuer of instrument it converts into	NA	NA
30.	Write-down feature	No	Yes
31.	If write-down, write-down trigger(s)	NA	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.
32.	If write-down, full or partial	NA	Fully or partially
33.	If write-down, permanent or temporary	NA	Permanent
34.	If temporary write-down, description of write-up mechanism	NA	NA
35.	Type of subordination		Contractual
36.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Additional Tier 1 capital instruments of OCBC Bank	Tier 2 capital instruments
37.	Non-compliant transitioned features	No	No
38.	If yes, specify non-compliant features	NA	NA

5.3 Main Features of Regulatory Capital Instruments (continued)

		OCBC 3.90% Non-cumulative, Non-convertible Perpetual Capital Securities	OCBC 4.50% Non-cumulative, Non-convertible Perpetual Capital Securities
1.	Issuer	Oversea-Chinese Banking Corporation Limited	Oversea-Chinese Banking Corporation Limited
2.	Unique identifier (ISIN)	SGXF11790429	SGXF59890693
3.	Governing law(s) of instrument	Singapore	Singapore
	Regulatory treatment		
4.	Transitional Basel III rules	Additional Tier 1	Additional Tier 1
5.	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1
6.	Eligible at Solo / Group / Solo and Group	Solo and Group	Solo and Group
7.	Instrument type	Perpetual Capital Securities	Perpetual Capital Securities
8.	Amount recognised in regulatory capital	S$499 million	S$550 million
9.	Par value of instrument	S$500 million	S$550 million
10.	Accounting classification	Shareholders' equity	Shareholders' equity
11.	Original date of issuance	08 Jun 2022	15 Aug 2023
12.	Perpetual or dated	Perpetual	Perpetual
13.	Original maturity date	No maturity	No maturity
14.	Issuer call subject to prior supervisory approval	Yes	Yes
15.	Optional call date, contingent call dates and redemption amount	On the First Reset Date of 8 June 2027 and each Distribution Payment Date thereafter (at par), Tax call (at par), Regulatory call (at par)	On the First Reset Date of 15 Feb 2029 and each Distribution Payment Date thereafter (at par), Tax call (at par), Regulatory call (at par)
16.	Subsequent call dates, if applicable	Optional call dates - any Distribution Payment Date after the First Reset Date	Optional call dates - any Distribution Payment Date after the First Reset Date
	Coupons / dividends		
17.	Fixed or floating dividend / coupon	Fixed to fixed	Fixed to fixed
18.	Coupon rate and any related index	3.90% p.a. up to (but excluding) 8 Jun 2027; if not redeemed, the distribution rate will be reset on the First Reset Date and every 5 years thereafter to a fixed rate equal to the then prevailing 5-year SORA-OIS plus 1.416% p.a.	4.50% p.a. up to (but excluding) 15 February 2029; if not redeemed, the distribution rate will be reset on the First Reset Date and every 5 years thereafter to a fixed rate equal to the then prevailing 5-year SORA-OIS plus 1.3348% p.a.
19.	Existence of a dividend stopper	Yes	Yes
20.	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21.	Existence of step up or other incentive to redeem	No	No
22.	Noncumulative or cumulative	Noncumulative	Noncumulative
23.	Convertible or non-convertible	Nonconvertible	Nonconvertible
24.	If convertible, conversion trigger(s)	NA	NA
25.	If convertible, fully or partially	NA	NA
26.	If convertible, conversion rate	NA	NA
27.	If convertible, mandatory or optional conversion	NA	NA
28.	If convertible, specify instrument type convertible into	NA	NA
29.	If convertible, specify issuer of instrument it converts into	NA	NA
30.	Write-down feature	Yes	Yes
31.	If write-down, write-down trigger(s)	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.
32.	If write-down, full or partial	Fully or partially	Fully or partially
33.	If write-down, permanent or temporary	Permanent	Permanent
34.	If temporary write-down, description of write-up mechanism	NA	NA
35.	Type of subordination	Contractual	Contractual
36.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Tier 2 capital instruments	Tier 2 capital instruments
37.	Non-compliant transitioned features	No	No
38.	If yes, specify non-compliant features	NA	NA

5.3 Main Features of Regulatory Capital Instruments (continued)

		OCBC 4.05% Non-cumulative, Non-convertible Perpetual Capital Securities	OCBC 4.602% Subordinated Notes due 2032
1.	Issuer	Oversea-Chinese Banking Corporation Limited	Oversea-Chinese Banking Corporation Limited
2.	Unique identifier (ISIN)	SGXF30008100	XS2490811168 (Reg S)
3.	Governing law(s) of instrument	Singapore	English (Save for the subordination provisions) Singapore (In respect of the subordination provisions)
	Regulatory treatment		
4.	Transitional Basel III rules	Additional Tier 1	Tier 2
5.	Post-transitional Basel III rules	Additional Tier 1	Tier 2
6.	Eligible at Solo / Group / Solo and Group	Solo and Group	Solo and Group
7.	Instrument type	Perpetual Capital Securities	Subordinated debt
8.	Amount recognised in regulatory capital	S$450 million	S$960 million
9.	Par value of instrument	S$450 million	US$750 million
10.	Accounting classification	Shareholders' equity	Liabilities - amortised cost
11.	Original date of issuance	16 Jan 2024	15 Jun 2022
12.	Perpetual or dated	Perpetual	Dated
13.	Original maturity date	No maturity	15 Jun 2032
14.	Issuer call subject to prior supervisory approval	Yes	Yes
15.	Optional call date, contingent call dates and redemption amount	On the First Reset Date of 16 Oct 2029 and each Distribution Payment Date thereafter (at par), Tax call (at par), Regulatory call (at par)	Tax call (at par), Regulatory call (at par)
16.	Subsequent call dates, if applicable	Optional call dates - any Distribution Payment Date after the First Reset Date	NA
	Coupons / dividends		
17.	Fixed or floating dividend / coupon	Fixed to fixed	Fixed
18.	Coupon rate and any related index	4.05% p.a. up to (but excluding) 16 October 2029; if not redeemed, the distribution rate will be reset on the First Reset Date and every 5 years thereafter to a fixed rate equal to the then prevailing 5-year SORA-OIS plus 1.3165% p.a.	4.602% p.a. up to (but excluding) 15 June 2027; if not redeemed, the interest rate will be reset to a fixed rate p.a. equal to the then-prevailing 5-year U.S. Treasury Rate plus 1.575% p.a.
19.	Existence of a dividend stopper	Yes	NA
20.	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory
21.	Existence of step up or other incentive to redeem	No	No
22.	Noncumulative or cumulative	Noncumulative	NA
23.	Convertible or non-convertible	Nonconvertible	Nonconvertible
24.	If convertible, conversion trigger(s)	NA	NA
25.	If convertible, fully or partially	NA	NA
26.	If convertible, conversion rate	NA	NA
27.	If convertible, mandatory or optional conversion	NA	NA
28.	If convertible, specify instrument type convertible into	NA	NA
29.	If convertible, specify issuer of instrument it converts into	NA	NA
30.	Write-down feature	Yes	Yes
31.	If write-down, write-down trigger(s)	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.
32.	If write-down, full or partial	Fully or partially	May be written down fully or partially
33.	If write-down, permanent or temporary	Permanent	Permanent
34.	If temporary write-down, description of write-up mechanism	NA	NA
35.	Type of subordination	Contractual	Contractual
36.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Tier 2 capital instruments	Senior creditors
37.	Non-compliant transitioned features	No	No
38.	If yes, specify non-compliant features	NA	NA

5.3 Main Features of Regulatory Capital Instruments (continued)

		OCBC 5.520% Subordinated Notes due 2034	OCBC 4.550% Subordinated Notes due 2035
1.	Issuer	Oversea-Chinese Banking Corporation Limited	Oversea-Chinese Banking Corporation Limited
2.	Unique identifier (ISIN)	XS2823260604 (Reg S)	US69033DAE76 (Reg S) US69033CAE93 (144A)
3.	Governing law(s) of instrument	English (Save for the subordination provisions) Singapore (In respect of the subordination provisions)	English (Save for the subordination provisions) Singapore (In respect of the subordination provisions)
	Regulatory treatment		
4.	Transitional Basel III rules	Tier 2	Tier 2
5.	Post-transitional Basel III rules	Tier 2	Tier 2
6.	Eligible at Solo / Group / Solo and Group	Solo and Group	Solo and Group
7.	Subordinated debt	Subordinated debt	Subordinated debt
8.	Amount recognised in regulatory capital	S$653 million	S$1,270 million
9.	Par value of instrument	US$500 million	US$1,000 million
10.	Accounting classification	Liabilities - amortised cost	Liabilities - amortised cost
11.	Original date of issuance	21 May 2024	8 September 2025
12.	Perpetual or dated	Dated	Dated
13.	Original maturity date	21 May 2034	8 September 2035
14.	Issuer call subject to prior supervisory approval	Yes	Yes
15.	Optional call date, contingent call dates and redemption amount	Tax call (at par), Regulatory call (at par)	Tax call (at par), Regulatory call (at par)
16.	Subsequent call dates, if applicable	NA	NA
	Coupons / dividends		
17.	Fixed or floating dividend / coupon	Fixed	Fixed
18.	Coupon rate and any related index	5.520% p.a. up to (but excluding) 21 May 2029; if not redeemed, the interest rate will be reset to a fixed rate p.a. equal to the then-prevailing 5-year U.S. Treasury Rate plus 1.030% p.a.	4.550% p.a. up to (but excluding) 8 September 2030; if not redeemed, the interest rate will be reset to a fixed rate p.a. equal to the then-prevailing 5-year U.S. Treasury Rate plus 0.800% p.a.
19.	Existence of a dividend stopper	NA	NA
20.	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21.	Existence of step up or other incentive to redeem	No	No
22.	Noncumulative or cumulative	NA	NA
23.	Convertible or non-convertible	Nonconvertible	Nonconvertible
24.	If convertible, conversion trigger(s)	NA	NA
25.	If convertible, fully or partially	NA	NA
26.	If convertible, conversion rate	NA	NA
27.	If convertible, mandatory or optional conversion	NA	NA
28.	If convertible, specify instrument type convertible into	NA	NA
29.	If convertible, specify issuer of instrument it converts into	NA	NA
30.	Write-down feature	Yes	Yes
31.	If write-down, write-down trigger(s)	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.
32.	If write-down, full or partial	May be written down fully or partially	May be written down fully or partially
33.	If write-down, permanent or temporary	Permanent	Permanent
34.	If temporary write-down, description of write-up mechanism	NA	NA
35.	Type of subordination	Contractual	Contractual
36.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Senior creditors	Senior creditors
37.	Non-compliant transitioned features	No	No
38.	If yes, specify non-compliant features	NA	NA

5.3 Main Features of Regulatory Capital Instruments (continued)

		OCBC 4.517% Subordinated Notes due 2036
1.	Issuer	Oversea-Chinese Banking Corporation Limited
2.	Unique identifier (ISIN)	XS3307229321 (Reg S)
3.	Governing law(s) of instrument	English (Save for the subordination provisions) Singapore (In respect of the subordination provisions)
	Regulatory treatment	
4.	Transitional Basel III rules	Tier 2
5.	Post-transitional Basel III rules	Tier 2
6.	Eligible at Solo / Group / Solo and Group	Solo and Group
7.	Subordinated debt	Subordinated debt
8.	Amount recognised in regulatory capital	S$633 million
9.	Par value of instrument	US$500 million
10.	Accounting classification	Liabilities - amortised cost
11.	Original date of issuance	4 March 2026
12.	Perpetual or dated	Dated
13.	Original maturity date	4 March 2036
14.	Issuer call subject to prior supervisory approval	Yes
15.	Optional call date, contingent call dates and redemption amount	Tax call (at par), Regulatory call (at par)
16.	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17.	Fixed or floating dividend / coupon	Fixed
18.	Coupon rate and any related index	4.517% p.a. up to (but excluding) 4 March 2031; if not redeemed, the interest rate will be reset to a fixed rate p.a. equal to the then-prevailing 5-year U.S. Treasury Rate plus 0.900% p.a.
19.	Existence of a dividend stopper	NA
20.	Fully discretionary, partially discretionary or mandatory	Mandatory
21.	Existence of step up or other incentive to redeem	No
22.	Noncumulative or cumulative	NA
23.	Convertible or non-convertible	Nonconvertible
24.	If convertible, conversion trigger(s)	NA
25.	If convertible, fully or partially	NA
26.	If convertible, conversion rate	NA
27.	If convertible, mandatory or optional conversion	NA
28.	If convertible, specify instrument type convertible into	NA
29.	If convertible, specify issuer of instrument it converts into	NA
30.	Write-down feature	Yes
31.	If write-down, write-down trigger(s)	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.
32.	If write-down, full or partial	May be written down fully or partially
33.	If write-down, permanent or temporary	Permanent
34.	If temporary write-down, description of write-up mechanism	NA
35.	Type of subordination	Contractual
36.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Senior creditors
37.	Non-compliant transitioned features	No
38.	If yes, specify non-compliant features	NA

6. LEVERAGE RATIO

6.1 Leverage Ratio Summary Comparison Table

This table is to reconcile the total assets in the published financial statements to the leverage ratio exposure measure. The difference between total consolidated assets as reported in financial statements and leverage ratio exposure measure is mainly due to difference in consolidation basis used for financial reporting and MAS Notice 637 regulatory reporting.

	Item	Amount [1/] 30 Jun 2026
1	Total consolidated assets as per published financial statements	729,887
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	(120,248)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustment for fiduciary assets recognised on the balance sheet in accordance with the Accounting Standards but excluded from the calculation of the leverage ratio exposure measure	-
5	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
6	Adjustments for eligible cash pooling arrangements	-
7	Adjustment for derivative transactions	13,881
8	Adjustment for SFTs	248
9	Adjustment for off-balance sheet items	61,507
10	Adjustments for prudent valuation adjustments and specific and general allowances which have reduced Tier 1 capital	(26)
11	Other adjustments	(11,477)
12	**Leverage ratio exposure measure**	**673,772**

[1/] Computed using quarter-end balances

6.2 Leverage Ratio Common Disclosure Table

This table is to provide a detailed breakdown of the components of the leverage ratio denominator, as well as information on the actual leverage ratio, minimum requirements and buffers.

The Group's leverage ratio decreased quarter-on-quarter by 0.5% to 6.5% mainly due to higher asset base.

		Amount [1/]	
	Item	**30 Jun 2026**	**31 Mar 2026**
	Exposure measures of on-balance sheet items		
1	On-balance sheet items (excluding derivative transactions and SFTs, but including on-balance sheet collateral for derivative transactions or SFTs)	589,718	567,300
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets in accordance with the Accounting Standards	-	-
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions	-	-
4	Adjustment for collateral received under securities financing transactions that are recognised as assets	-	-
5	Specific and general allowances associated with on-balance sheet exposures that are deducted from Tier 1 capital	(4,344)	(4,315)
6	Asset amounts deducted in determining Tier 1 capital and regulatory adjustments	(11,503)	(11,142)
7	**Total exposures measures of on-balance sheet items (excluding derivative transactions and SFTs)**	**573,871**	**551,843**
	Derivative exposure measures		
8	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins and net of bilateral netting)	8,842	8,489
9	Potential future exposure associated with all derivative transactions	20,564	19,304
10	CCP leg of trade exposures excluded in respect of derivative transactions cleared on behalf of clients	-	-
11	Adjusted effective notional amount of written credit derivatives	1,317	1,327
12	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-	-
13	**Total derivative exposure measures**	**30,723**	**29,120**

[1/] Computed using quarter-end balances

6.2 Leverage Ratio Common Disclosure Table (continued)

	Item	Amount [1/] 30 Jun 2026	31 Mar 2026
	SFT exposure measures		
14	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	8,301	8,055
15	Eligible netting of cash payables and cash receivables	-	-
16	SFT counterparty exposures	200	277
17	SFT exposure measures where the Reporting Bank acts as an agent in the SFTs	-	-
18	**Total SFT exposure measures**	**8,501**	**8,332**
	Exposure measures of off-balance sheet items		
19	Off-balance sheet items at notional amount	272,785	262,119
20	Adjustments for calculation of exposure measures of off-balance sheet items	(211,278)	(203,199)
21	Specific and general allowances associated with off-balance sheet exposures deducted in determining Tier 1 capital	(830)	(837)
22	**Total exposure measures of off-balance sheet items**	**60,677**	**58,083**
	Capital and Total exposures		
23	**Tier 1 capital**	**44,064**	**45,055**
24	**Total exposures**	**673,772**	**647,378**
	Leverage Ratio		
25	**Leverage ratio**	**6.5%**	**7.0%**
26	**National minimum leverage ratio requirement**	**3.0%**	**3.0%**
27	**Applicable leverage buffers**	-	-
	Disclosures of mean values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	7,910	7,173
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	8,301	8,055
30	**Total exposures incorporating values from row 28**	**673,381**	**646,496**
31	**Leverage ratio incorporating values from row 28**	**6.5%**	**7.0%**

[1/] Computed using quarter-end balances

7. CREDIT QUALITY

7.1 Credit Quality of Assets

The table below provides an overview of the credit quality of the balance sheet assets of the Group.

An exposure is recognised to be in default by assessing both quantitative and qualitative criteria such as days past due and the terms of financial covenants. A default occurs when the borrower or bond issuer is unlikely to pay its credit obligations to the Group in full, without recourse by the Group to actions such as realising collateral (if any is held) or when the exposure is more than 90 days past due.

30 Jun 2026

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amount of[1/]			of which: allowances for SA exposures			
	S$ million	Defaulted exposures	Non-defaulted exposures	Allowances and impairments	of which: specific allowances	of which: general allowances	of which: allowances for IRBA exposures	Net values[2/] (a + b + c)
1	Loans to customers	3,119	361,374	(3,789)	(388)	(315)	(3,086)	360,704
2	Debt securities	-	48,940	(41)	-	(4)	(37)	48,899
3	Off-balance sheet exposures	13	24,413	(816)	-	(116)	(700)	23,610
4	**Total**	**3,132**	**434,727**	**(4,646)**	**(388)**	**(435)**	**(3,823)**	**433,213**

31 Dec 2025

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amount of[1/]			of which: allowances for SA exposures			
	S$ million	Defaulted exposures	Non-defaulted exposures	Allowances and impairments	of which: specific allowances	of which: general allowances	of which: allowances for IRBA exposures	Net values[2/] (a + b + c)
1	Loans to customers	3,229	337,891	(3,615)	(415)	(281)	(2,919)	337,505
2	Debt securities	-	41,846	(27)	-	(3)	(24)	41,819
3	Off-balance sheet exposures	14	19,345	(813)	-	(142)	(671)	18,546
4	**Total**	**3,243**	**399,082**	**(4,455)**	**(415)**	**(426)**	**(3,614)**	**397,870**

[1/] Refers to the accounting value of the assets before any impairment allowances but after write-offs
[2/] Refers to total gross carrying amount less impairment allowances

7.2 Changes in Stock of Defaulted Loans to Customers and Debt Securities

The table below identifies the changes in defaulted loans to customers and debt securities from the previous semi-annual reporting period, including the flows between non-defaulted and defaulted categories and reductions due to write-offs.

Compared to 31 Dec 2025, the decrease in defaulted loans and debt securities was mainly driven by lower defaulted loans during the period, offset by upgrades, recoveries and write-offs.

		(a) Amount outstanding
1	**Defaulted loans and debt securities as at 31 December 2025**	3,229
2	Loans and debt securities that have defaulted in the first half of 2026	644
3	Return to non-defaulted status	(117)
4	Amounts written-off	(204)
5	Other changes [1/]	(433)
6	**Defaulted loans and debt securities as at 30 June 2026 (1 + 2 + 3 + 4 + 5)**	**3,119**

[1/] Other changes comprise foreign exchange, increase in existing defaulted loans and recoveries

8. ASSET ENCUMBRANCE

The following table provides the breakdown of encumbered and unencumbered assets on the balance sheet. Encumbered assets are assets that the Group is restricted or prevented from liquidating, selling, transferring or assigning due to legal, regulatory, contractual or other limitations.

Compared to 31 Dec 2025, the increase was primarily due to higher encumbered government securities, treasury bills and debt securities.

	30 Jun 2026		
	(a) Encumbered Assets	**(b) Unencumbered Assets**	**(c) Total [1/]**
Assets on the balance sheet, as disaggregated	**29,866**	**579,772**	**609,638**

	31 Dec 2025		
	(a) Encumbered Assets	**(b) Unencumbered Assets**	**(c) Total [1/]**
Assets on the balance sheet, as disaggregated	**14,732**	**541,238**	**555,970**

[1/] Based on total assets under the regulatory scope of consolidation

9. OVERVIEW OF RWA

The table below provides an overview of the Group's total RWA, broken down by the approaches with which the RWA are computed, as stipulated by MAS Notice 637.

The increase in total RWA during the quarter was primarily due to Credit RWA under F-IRBA.

		(a)	(b)	(c)
		RWA		Minimal Capital Requirements [1/]
		Jun-26	**Mar-26**	**Jun-26**
1	Credit Risk (excluding CCR)	216,578	204,677	21,658
2	Of which: SA	33,496	31,594	3,350
3	Of which: F-IRBA	163,235	151,019	16,323
4	Of which: supervisory slotting approach	2,181	4,100	218
5	Of which: A-IRBA	17,666	17,964	1,767
6	CCR	5,877	5,400	588
7	Of which: SA-CCR	5,022	4,561	502
8	Of which: CCR internal models method	-	-	-
9	Of which: other CCR	647	657	65
10	Of which: CCP	208	182	21
11	CVA	4,429	3,837	443
12	Equity investments in funds – LTA	116	105	12
13	Equity investments in funds – MBA	838	744	84
14	Equity investments in funds – FBA	29	28	3
15	Equity investments in funds – partial use of an approach	100	-	10
16	Unsettled transactions	6	8	1
17	Securitisation exposures in the banking book	413	302	41
18	Of which: SEC-IRBA	-	-	-
19	Of which: SEC-ERBA	405	294	40
20	Of which: SEC-IAA	-	-	-
21	Of which: SEC-SA	8	8	1
22	Market risk (excluding CVA and capital charge for switch between trading book and banking book)	14,504	11,749	1,450
23	Of which: SA(MR)	14,504	11,749	1,450
24	Of which: SSA(MR)	-	-	-
25	Of which: IMA	-	-	-
26	Capital Charge for switch between trading book and banking book	-	-	-
27	Operational risk	15,034	15,034	1,503
28	Amounts below the thresholds for deduction (subject to 250% risk weight)	12,343	12,491	1,234
29	Output floor calibration (%)	60.0	60.0	
30	Floor adjustment	-	-	-
31	**Total**	**270,267**	**254,375**	**27,027**

[1/] Minimum capital requirements are calculated at 10% of RWA

10. COMPARISON OF MODELLED AND STANDARDISED RWA

10.1 Comparison of Modelled and Standardised RWA at Risk Level

This table compares the RWA calculated using the Group's nominated approaches against the RWA calculated using only standardised approaches.

The difference in total RWA calculated between columns (c) and (d) was largely due to Credit RWA for corporate and retail portfolios under IRBA approaches.

		(a) RWA for portfolios where the Reporting Bank uses modelled approaches	(b) RWA for portfolios where the Reporting Bank uses standardised approaches	(c) Total RWA (a + b)	(d) Total RWA calculated using only standardised approaches
1	Credit Risk (excluding CCR)	183,082	33,496	216,578	356,226
2	CCR	4,967	910	5,877	11,111
3	CVA	-	4,429	4,429	4,429
4	Securitisation exposures in the banking book [1/]	-	413	413	413
5	Market Risk	-	14,504	14,504	14,504
6	Operational Risk		15,034	15,034	15,034
7	Residual RWA [2/]		13,432	13,432	13,432
8	**Total**	**188,049**	**82,218**	**270,267**	**415,149**

[1/] Includes securitisation exposures in the banking book under SEC-ERBA and SEC-SA

[2/] Includes Equity Investment in Funds, Unsettled Transactions, Capital Charge for switch between Trading and Banking Book and Amounts below the threshold for deduction

10.2 Comparison of Modelled and Standardised RWA for Credit Risk at Asset Class Level

This table compares the CRWA (excluding the CCR) calculated using the Group's nominated approaches against the CRWA calculated using only standardised approach at the asset class level.

The difference between the total RWA calculated using nominated approaches against using only SA(CR) was primarily attributed to the lower risk weights applied to corporate asset class under F-IRBA as well as other retail and retail residential mortgages under A-IRBA.

		(a) RWA for IRBA exposures calculated using IRBA	(b) RWA for IRBA exposures calculated using SA(CR)	(c) Total RWA for IRBA exposures and SA(CR) exposures calculated using nominated approaches	(d) Total RWA for IRBA exposures and SA(CR) exposures calculated using SA(CR)
1	Sovereign	1,103	1,133	1,567	1,597
1A	Of which: categorised as MDB/PSE in SA	1	32	1	32
2	Banks and other FIs treated as banks	13,405	22,109	13,846	22,549
3	Equity	-	-	689	689
4	Purchased receivables	-	-	-	-
5	Corporates	97,774	184,786	113,111	200,124
5A	Of which: F-IRBA is applied	96,817	183,268	96,817	183,268
5B	Of which: A-IRBA is applied	957	1,518	957	1,518
6	Retail	16,710	49,631	24,626	57,549
6A	Of which: QRRE	1,874	2,316	2,086	2,528
6B	Of which: other retail	8,732	24,746	15,489	31,483
6C	Of which: retail residential mortgages	6,104	22,569	7,051	23,539
7	SL	54,090	65,069	54,090	65,069
7A	Of which: IPRE and HVCRE	49,302	58,772	49,302	58,772
8	Others [1/]	-	-	8,649	8,649
9	**Total [2/]**	**183,082**	**322,728**	**216,578**	**356,226**

[1/] Includes amounts not reported in the other categories

[2/] Excludes CCR and Residual RWA

11. IRBA - RWA FLOW STATEMENT FOR CREDIT RISK EXPOSURES

This table provides an overview of the quarter-on-quarter movement of Credit RWA attributed to the key drivers. The quarter-on-quarter increase was primarily attributable to corporate asset growth.

		(a) RWA amounts
1	**RWA as at 31 March 2026 [1/]**	**173,083**
2	Asset size [2/]	13,302
3	Asset quality [3/]	(3,210)
4	Model updates	(449)
5	Methodology and policy	-
6	Acquisitions and disposals	-
7	Foreign exchange movements [4/]	356
8	Other	-
9	**RWA as at 30 June 2026 [1/] (1 + 2 + 3 + 4 + 5 + 6 + 7 + 8)**	**183,082**

[1/] Refers to RWA of Credit Risk (excluding CCR) exposures under IRBA and Supervisory Slotting Approach

[2/] Refers to organic changes in book size and composition excluding acquisitions and disposal of entities

[3/] Refers to changes in the assessed quality of the bank's assets due to changes in borrower risk, residual maturity or similar effects

[4/] Refers to changes driven by market movements such as foreign exchange movements

12. CREDIT EXPOSURES UNDER STANDARDISED AND IRB APPROACHES

12.1 SA(CR) - Credit Risk Exposure and CRM effects

The following table illustrates the effects of CRM on the calculation of capital requirements for credit (excluding CCR) under the SA(CR).

The increase in RWA when compared to 31 Dec 2025 was mainly due to corporate portfolio.

	30 Jun 2026						
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM [1/]		RWA and RWA density	
	Asset classes and sub-classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Cash items	2,321	-	2,321	-	3	0%
2	Central government and central bank	8,044	-	8,044	-	464	6%
3	PSE	341	46	341	6	173	50%
4	MDB	2,373	-	2,373	-	-	0%
5	Bank	756	64	756	61	263	32%
6	Covered bond	-	-	-	-	-	NA
7	Corporate	9,109	9,086	8,191	1,984	9,667	95%
7A	Of which: General	7,198	6,465	6,392	1,558	7,736	97%
7B	Of which: Corporate SME	1,911	2,621	1,799	426	1,931	87%
7C	Of which: SL	-	-	-	-	-	NA
8	Equity and subordinated debt	423	4	423	4	689	161%
9	Regulatory retail	5,055	7,377	3,886	426	3,852	89%
10	Other retail	3,138	1,570	1,670	66	2,240	129%
11	Real estate	9,145	2,683	9,110	743	7,290	74%
12	Other exposures [2/]	13,260	376	13,231	362	20,999	154%
13	Defaulted exposures	191	1	180	1	198	110%
14	**Total**	**54,157**	**21,207**	**50,527**	**3,651**	**45,839**	**85%**

12.1 SA(CR) – Credit Risk Exposure and CRM effects (continued)

		31 Dec 2025					
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM [1/]		RWA and RWA density	
	Asset classes and sub-classes	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**RWA**	**RWA density**
1	Cash items	2,215	-	2,215	-	5	0%
2	Central government and central bank	8,234	-	8,234	-	335	4%
3	PSE	412	20	412	6	209	50%
4	MDB	1,043	-	1,043	-	-	0%
5	Bank	490	75	490	64	208	38%
6	Covered bond	-	-	-	-	-	NA
7	Corporate	7,876	8,261	7,002	1,765	8,399	96%
7A	Of which: General	6,149	5,757	5,424	1,338	6,629	98%
7B	Of which: Corporate SME	1,727	2,504	1,578	427	1,771	88%
7C	Of which: SL	-	-	-	-	-	NA
8	Equity and subordinated debt	487	4	487	4	790	161%
9	Regulatory retail	4,272	6,594	3,295	405	3,351	91%
10	Other retail	2,347	1,162	1,171	47	1,648	135%
11	Real estate	9,583	2,700	9,536	706	7,646	75%
12	Other exposures [2/]	11,752	1,093	11,726	1,083	20,045	156%
13	Defaulted exposures	240	#	227	#	245	108%
14	**Total**	**48,951**	**19,909**	**45,838**	**4,080**	**42,881**	**86%**

[1/] Exposures are calculated by first applying the relevant CCFs, followed by incorporating provisions, and finally using CRM techniques to compute the net exposures

[2/] Includes investments in unconsolidated major stake companies that are financial institutions and amounts not reported in the other asset classes, such as fixed asset

Represents amounts of less than $0.5 million

12.2 SA(CR) - Exposures by Asset Classes and Risk Weights

The following tables provides a breakdown of credit risk exposures treated under the SA by asset class and risk weight. The risk weight assigned corresponds to the level of risk attributed to each exposure. Compared to 31 Dec 2025, the increase in credit exposure amount was mainly due to corporate and retail portfolios.

	Asset class	Risk weight		Total credit exposure amount (after CCF and after CRM) [1/]
		0%	**20%**	**S$ million**
1	Cash	2,307	14	**2,321**

		0%	**20%**	**50%**	**100%**	**150%**	**Other**	**S$ million**
2	Central government and central bank	7,116	-	928	-	-	-	**8,044**

		20%	**50%**	**100%**	**150%**	**Other**	**S$ million**
3	PSE	1	346	-	-	-	**347**

		0%	**20%**	**30%**	**50%**	**100%**	**150%**	**Other**	**S$ million**
4	MDB	2,373	-	-	-	-	-		**2,373**

		20%	**30%**	**40%**	**50%**	**75%**	**100%**	**150%**	**Other**	**S$ million**
5	Bank	424	15	156	220	-	2	-		**817**
5A	Of which: SFs and other FIs	-	-	-	-	-	-	-		**-**

		10%	**15%**	**20%**	**25%**	**35%**	**50%**	**100%**	**Other**	**S$ million**
6	Covered bond	-	-	-	-	-	-	-		**-**

12.2 SA(CR) - Exposures by Asset Classes and Risk Weights (continued)

	Asset class	Risk weight										Total credit exposure amount (after CCF and after CRM) [1/]
		20%	**50%**	**65%**	**75%**	**80%**	**85%**	**100%**	**130%**	**150%**	**Other**	**S$ million**
7	Corporate	128	254		219	-	1,959	7,475	-	140		**10,175**
7A	Of which: General corporate	128	254		219			7,209		140		**7,950**
7B	Of which: SFs and other FIs	-	152		164			2,969		-		**3,285**
7C	Of which: Corporate SME	-	-		-		1,959	266		-		**2,225**
7D	Of which: SFs and other FIs	-	-		-		2	-		-		**2**
7E	Of which: SL	-	-		-	-		-	-	-		**-**

		100%	**150%**	**250%**	**400%**	**1250%**	**Other**	**S$ million**
8	Equity and Subordinate Debt [2/]		-	-	-	-	427	**427**

		45%	**75%**	**100%**	**Other**	**S$ million**
9	Regulatory retail	109	2,467		1,736	**4,312**

		45%	**75%**	**100%**	**Other**	**S$ million**
10	Other retail			725	1,010	**1,735**

12.2 SA(CR) - Exposures by Asset Classes and Risk Weights (continued)

Asset class		Risk weight									Total credit exposure amount (after CCF and after CRM) 1/
		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%
11	Real estate		625	236	804	-	230	171	119	767	
11A	Of which: ADC										
11B	Of which: Regulatory RE		625	236	804	-	230	171	119	767	
11C	Of which: RRE		625	236	804	-	230	171	119	1	
11D	Of which: CRE									766	
11E	Of which: Other RE										

		70%	75%	85%	90%	100%	105%	110%	150%	Other	S$ million
11	Real estate	634	724	2,478	14	-	3	3	225	2,819	**9,853**
11A	Of which: ADC					-			168	-	**168**
11B	Of which: Regulatory RE	634	326	1,516	14		3	3		1,642	**7,090**
11C	Of which: RRE	411	3				3			148	**2,752**
11D	Of which: CRE	223	323	1,516	14			3		1,493	**4,338**
11E	Of which: Other RE		399	962					58	1,177	**2,595**

		50%	100%	150%	Other	S$ million
12	Defaulted exposures		146	35		**181**

		0%	20%	100%	250%	1250%	Other	S$ million
13	Other exposures 3/			8,656	4,937	-		**13,593**

1/ Exposures are calculated by first applying the relevant CCFs, followed by incorporating provisions, and finally using CRM techniques to compute the net exposures

2/ Excludes equity investments in funds

3/ Includes other exposures not included in the above asset classes such as fixed assets as well as amounts below the threshold for deduction subject to 250% risk weight

12.2 SA(CR) - Exposures by Asset Classes and Risk Weights (continued)

The following table outlines the exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures.

14	Risk weight	(a) On-balance sheet exposure	(b) Off-balance sheet exposure (pre-CCF)	(c) Weighted average CCF [1/]	(d) Exposure (post-CCF and post-CRM) [2/]
14A	Less than 40%	14,173	166	17.5%	14,193
14B	40-70%	3,659	1,378	21.4%	3,935
14C	75%	3,805	1,494	11.9%	3,410
14D	80-85%	3,822	3,322	21.6%	4,437
14E	90-100%	18,983	8,232	27.0%	19,685
14F	105-130%	2,128	5,351	10.1%	1,744
14G	150%	2,226	1,260	12.4%	1,410
14H	250%	4,937	-	NA	4,937
14I	400%	-	-	NA	-
14J	1250%	-	-	NA	-
14K	Other [3/]	423	4	100.0%	427
14L	**Total**	**54,157**	**21,207**	**21.7%**	**54,178**

[1/] Weighting is based on off-balance sheet exposure (pre-CCF). The weighted average CCF is the Exposures (post-CCF and post-CRM) net of Exposures for On-Balance Sheet exposure (post-CRM) and then divided by the Off-Balance Sheet exposures (pre-CCF and post-CRM) in each risk weight category

[2/] Exposures are calculated by first applying the relevant CCFs, followed by incorporating provisions, and finally using CRM techniques to compute the net exposures

[3/] Includes exposures not reported in the other risk weight categories

12.3 F-IRBA - Credit Exposures by Portfolio and PD Range

The following table provides the main parameters used in the treatment of exposures for the calculation of capital requirements under the F-IRBA.

Compared to 31 December 2025, the increase in EAD was mainly due to higher exposures in the corporate and bank asset classes.

	30 Jun 2026											
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Sovereign	**On-balance sheet** [1/]	**Off-balance sheet** [2/]	**Average CCF**	**EAD** [3/]	**Average PD** [4/]	**Number of obligors** [5/]	**Average LGD** [4/]	**Average maturity** [6/] **(In years)**	**RWA**	**RWA density** [7/]	**EL**	**TEP** [8/]
PD Range												
0.00 to < 0.15	90,264	4,556	36%	93,037	0.00%	41	45%	1.9	1,047	1.1%	1	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	NA	-	
0.25 to < 0.50	-	-	-	-	-	-	-	-	-	NA	-	
0.50 to < 0.75	4	-	-	4	0.54%	1	45%	1.0	2	54.4%	#	
0.75 to < 2.50	-	-	-	-	-	-	-	-	-	NA	-	
2.50 to < 10.00	-	-	-	-	-	-	-	-	-	NA	-	
10.00 to < 100.00	29	#	10%	29	11.10%	1	45%	1.0	54	183.4%	1	
100.00 (Default)	-	-	-	-	-	-	-	-	-	NA	-	
Sub-total	**90,297**	**4,556**	**42%**	**93,070**	**0.01%**	**43**	**45%**	**1.9**	**1,103**	**1.2%**	**2**	**16**
Bank												
PD Range												
0.00 to < 0.15	59,601	2,428	51%	60,433	0.06%	267	46%	1.3	11,585	19.2%	16	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	NA	-	
0.25 to < 0.50	2,098	85	12%	2,108	0.37%	23	45%	0.5	1,072	50.9%	4	
0.50 to < 0.75	270	72	21%	285	0.54%	16	45%	0.8	192	67.2%	1	
0.75 to < 2.50	469	1	15%	469	1.48%	12	45%	1.7	483	102.9%	3	
2.50 to < 10.00	-	6	28%	2	6.42%	1	30%	1.0	2	96.1%	#	
10.00 to < 100.00	27	2	87%	29	11.21%	7	42%	4.5	71	244.1%	1	
100.00 (Default)	-	-	-	-	-	-	-	-	-	NA	-	
Sub-total	**62,465**	**2,594**	**31%**	**63,326**	**0.09%**	**326**	**46%**	**1.3**	**13,405**	**21.2%**	**25**	**203**
Corporate												
PD Range												
0.00 to < 0.15	67,099	54,143	25%	81,318	0.10%	1,107	41%	2.2	21,112	26.0%	34	
0.15 to < 0.25	285	255	10%	311	0.19%	53	29%	3.6	112	36.1%	#	
0.25 to < 0.50	38,121	36,424	21%	45,456	0.37%	891	38%	2.4	23,419	51.5%	64	
0.50 to < 0.75	23,974	26,902	22%	29,902	0.54%	798	39%	2.1	17,670	59.1%	63	
0.75 to < 2.50	21,815	22,039	21%	26,090	1.40%	1,141	35%	2.5	20,499	78.6%	124	
2.50 to < 10.00	4,872	2,510	27%	5,438	4.61%	384	30%	2.3	5,084	93.5%	73	
10.00 to < 100.00	2,884	854	13%	2,874	12.21%	185	30%	2.0	3,905	135.9%	108	
100.00 (Default)	971	13	78%	981	100.00%	125	36%	1.3	16	1.6%	352	
Sub-total	**160,021**	**143,140**	**22%**	**192,370**	**1.22%**	**4,684**	**38%**	**2.3**	**91,817**	**47.7%**	**818**	**1,949**

12.3 F-IRBA - Credit Exposures by Portfolio and PD Range (continued)

30 Jun 2026												
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Corporate SL [9/]	**On-balance sheet** [1/]	**Off-balance sheet** [2/]	**Average CCF**	**EAD** [3/]	**Average PD** [4/]	**Number of obligors** [5/]	**Average LGD** [4/]	**Average maturity** [6/] **(In years)**	**RWA**	**RWA density**[7/]	**EL**	**TEP**[8/]
PD Range												
0.00 to < 0.15	1,586	327	24%	1,668	0.13%	17	40%	2.4	494	29.6%	1	
0.15 to < 0.25	313	7	42%	316	0.18%	5	40%	4.3	163	51.4%	#	
0.25 to < 0.50	3,658	1,403	33%	4,115	0.37%	34	40%	3.1	2,450	59.5%	6	
0.50 to < 0.75	14,967	1,988	34%	15,622	0.54%	127	40%	2.4	9,858	63.1%	34	
0.75 to < 2.50	27,006	6,780	35%	29,404	1.44%	429	40%	2.6	27,314	92.9%	169	
2.50 to < 10.00	7,569	2,281	32%	8,308	4.46%	145	40%	2.5	10,545	126.9%	148	
10.00 to < 100.00	532	141	34%	579	15.54%	20	40%	1.6	1,087	187.6%	36	
100.00 (Default)	579	1	50%	580	100.00%	9	40%	1.2	-	0.0%	232	
Sub-total	**56,210**	**12,928**	**34%**	**60,592**	**2.59%**	**786**	**40%**	**2.6**	**51,911**	**85.7%**	**626**	**1,099**
Corporate Small Business												
PD Range												
0.00 to < 0.15	373	772	16%	496	0.13%	575	31%	2.4	97	19.5%	#	
0.15 to < 0.25	138	46	15%	144	0.20%	306	34%	3.1	42	29.0%	#	
0.25 to < 0.50	1,404	667	18%	1,515	0.32%	614	27%	3.6	505	33.3%	1	
0.50 to < 0.75	1,016	900	15%	1,146	0.53%	519	31%	2.5	484	42.3%	2	
0.75 to < 2.50	2,911	2,508	15%	3,247	1.40%	1,249	28%	2.4	1,727	53.2%	12	
2.50 to < 10.00	2,359	851	13%	2,445	4.46%	682	26%	2.7	1,714	70.1%	28	
10.00 to < 100.00	369	241	20%	408	16.51%	414	28%	2.4	430	105.2%	21	
100.00 (Default)	408	-	50%	405	100.00%	71	34%	1.2	-	0.0%	139	
Sub-total	**8,978**	**5,985**	**16%**	**9,806**	**6.52%**	**4,430**	**28%**	**2.6**	**4,999**	**51.0%**	**203**	**264**
Total (all portfolios)	**377,971**	**169,203**	**24%**	**419,164**	**1.10%**	**10,269**	**41%**	**2.1**	**163,235**	**38.9%**	**1,674**	**3,531**

12.3 F-IRBA - Credit Exposures by Portfolio and PD Range (continued)

	31 Dec 2025											
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Sovereign	**On-balance sheet [1/]**	**Off-balance sheet [2/]**	**Average CCF**	**EAD [3/]**	**Average PD [4/]**	**Number of obligors [5/]**	**Average LGD [4/]**	**Average maturity [6/] (In years)**	**RWA**	**RWA density [7/]**	**EL**	**TEP [8/]**
PD Range												
0.00 to < 0.15	83,376	3,537	42%	85,759	0.00%	41	45%	1.8	1,094	1.3%	1	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	NA	-	
0.25 to < 0.50	-	-	-	-	-	-	-	-	-	NA	-	
0.50 to < 0.75	2	-	-	2	0.54%	1	45%	1.0	1	54.4%	#	
0.75 to < 2.50	-	-	-	-	-	-	-	-	-	NA	-	
2.50 to < 10.00	-	-	-	-	-	-	-	-	-	NA	-	
10.00 to < 100.00	28	#	10%	28	11.10%	3	45%	1.0	51	184.2%	1	
100.00 (Default)	-	-	-	-	-	-	-	-	-	NA	-	
Sub-total	**83,406**	**3,537**	**42%**	**85,789**	**0.01%**	**45**	**45%**	**1.8**	**1,146**	**1.3%**	**2**	**18**
Bank												
PD Range												
0.00 to < 0.15	50,963	1,962	33%	51,416	0.06%	259	45%	1.3	9,760	19.0%	14	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	NA	-	
0.25 to < 0.50	1,151	90	12%	1,162	0.37%	22	45%	0.9	659	56.7%	2	
0.50 to < 0.75	160	33	14%	164	0.54%	18	45%	0.9	109	66.0%	#	
0.75 to < 2.50	232	2	17%	232	1.35%	11	45%	1.2	230	99.1%	1	
2.50 to < 10.00	12	5	30%	14	3.53%	2	43%	1.0	15	109.5%	#	
10.00 to < 100.00	4	2	87%	6	11.62%	42	29%	3.3	10	167.9%	#	
100.00 (Default)	-	-	-	-	-	-	-	-	-	NA	-	
Sub-total	**52,522**	**2,094**	**31%**	**52,994**	**0.08%**	**354**	**45%**	**1.3**	**10,783**	**20.4%**	**17**	**167**
Corporate												
PD Range												
0.00 to < 0.15	63,387	45,941	25%	75,254	0.10%	1,065	41%	2.2	20,027	26.6%	32	
0.15 to < 0.25	109	249	10%	134	0.19%	40	28%	2.6	44	32.9%	#	
0.25 to < 0.50	35,437	29,950	21%	41,458	0.37%	844	38%	2.3	20,694	49.9%	58	
0.50 to < 0.75	18,715	23,854	21%	23,617	0.54%	719	39%	2.2	14,086	59.6%	49	
0.75 to < 2.50	20,968	21,721	21%	25,218	1.37%	1,158	35%	2.3	19,670	78.0%	120	
2.50 to < 10.00	3,543	2,306	25%	3,965	4.46%	370	31%	2.5	3,962	99.9%	55	
10.00 to < 100.00	2,802	906	14%	2,820	12.16%	480	31%	2.1	3,950	140.0%	108	
100.00 (Default)	945	5	50%	948	100.00%	130	36%	1.8	-	0.0%	340	
Sub-total	**145,906**	**124,932**	**22%**	**173,414**	**1.25%**	**4,806**	**39%**	**2.3**	**82,433**	**47.5%**	**762**	**1,640**

12.3 F-IRBA - Credit Exposures by Portfolio and PD Range (continued)

	31 Dec 2025											
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Corporate SL [9/]	**On-balance sheet** [1/]	**Off-balance sheet** [2/]	**Average CCF**	**EAD** [3/]	**Average PD** [4/]	**Number of obligors** [5/]	**Average LGD** [4/]	**Average maturity** [6/] **(In years)**	**RWA**	**RWA density**[7/]	**EL**	**TEP**[8/]
PD Range												
0.00 to < 0.15	1,557	365	26%	1,656	0.13%	14	40%	2.2	474	28.6%	1	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	NA	-	
0.25 to < 0.50	2,364	372	20%	2,439	0.37%	19	40%	2.7	1,353	55.5%	4	
0.50 to < 0.75	13,560	1,782	27%	14,050	0.54%	117	40%	2.3	8,769	62.4%	30	
0.75 to < 2.50	25,478	5,928	34%	27,471	1.46%	433	40%	2.4	24,825	90.4%	160	
2.50 to < 10.00	7,234	2,269	34%	8,019	4.36%	142	40%	2.6	10,204	127.2%	139	
10.00 to < 100.00	676	81	30%	700	12.49%	22	40%	1.7	1,224	174.8%	35	
100.00 (Default)	514	1	50%	514	100.00%	7	40%	1.3	-	0.0%	206	
Sub-total	**51,383**	**10,798**	**32%**	**54,849**	**2.62%**	**754**	**40%**	**2.4**	**46,849**	**85.4%**	**575**	**1,051**
Corporate Small Business												
PD Range												
0.00 to < 0.15	302	748	16%	421	0.12%	576	35%	2.5	93	22.1%	#	
0.15 to < 0.25	133	47	17%	141	0.20%	311	33%	2.9	38	27.1%	#	
0.25 to < 0.50	1,275	911	17%	1,416	0.32%	588	29%	2.8	446	31.5%	1	
0.50 to < 0.75	951	819	22%	1,123	0.53%	536	32%	2.6	504	44.9%	2	
0.75 to < 2.50	3,200	2,466	15%	3,524	1.43%	1,276	27%	2.6	1,908	54.1%	14	
2.50 to < 10.00	2,085	977	13%	2,185	4.12%	694	25%	2.7	1,442	66.0%	23	
10.00 to < 100.00	498	251	18%	535	15.44%	478	26%	2.3	536	100.2%	24	
100.00 (Default)	522	2	50%	521	100.00%	72	34%	1.2	-	0.0%	179	
Sub-total	**8,966**	**6,221**	**16%**	**9,866**	**7.65%**	**4,531**	**28%**	**2.6**	**4,967**	**50.3%**	**243**	**318**
Total (all portfolios)	**342,183**	**147,582**	**23%**	**376,912**	**1.17%**	**10,490**	**41%**	**2.0**	**146,178**	**38.8%**	**1,599**	**3,194**

[1/] On-balance sheet refers to the amount of the on-balance sheet exposure gross of impairment allowances (before taking into account the effect of CRM)
[2/] Off-balance sheet refers to the exposure value without taking into account valuation adjustments and impairment allowances, CCFs and the effect of CRM
[3/] EAD refers to the amount relevant for the capital requirements calculation, after taking into account the effect of CCFs and CRM
[4/] Refers to the PD and LGD associated with each obligor grade, weighted by EAD
[5/] Number of obligors refers to the number of counterparties
[6/] Refers to the effective maturity of the exposures to the obligor in years, weighted by EAD
[7/] Total RWA divided by the exposures after CCF and after CRM
[8/] Refers to the total eligible provisions attributed to the respective portfolios
[9/] Includes IPRE, as well as PF and OF exposures which have migrated to PD approach
Represents amounts of less than $0.5 million

12.4 A-IRBA - Credit Exposures by Portfolio and PD Range

The following table provides the main parameters used in the treatment of exposures for the calculation of capital requirements under the A-IRBA.

Compared to 31 December 2025, the increase in EAD was primarily attributed to higher exposures in residental mortgage.

30 Jun 2026

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Residential Mortgage	**On - balance sheet [1/]**	**Off-balance sheet [2/]**	**Average CCF**	**EAD [3/]**	**Average PD [4/]**	**Number of obligors [5/]**	**Average LGD [4/]**	**Average maturity [6/] (In years)**	**RWA**	**RWA density [7/]**	**EL**	**TEP [8/]**
PD Range												
0.00 to < 0.15	7,223	328	75%	7,468	0.10%	16,857	10%		179	2.4%	1	
0.15 to < 0.25	22,117	2,134	40%	22,973	0.16%	39,000	10%		782	3.4%	4	
0.25 to < 0.50	18,785	1,615	42%	19,466	0.25%	46,501	10%		950	4.9%	5	
0.50 to < 0.75	18,130	1,511	41%	18,747	0.50%	47,380	11%		1,540	8.2%	10	
0.75 to < 2.50	9,399	675	42%	9,680	1.10%	30,680	11%		1,457	15.1%	12	
2.50 to < 10.00	1,933	221	30%	2,000	3.51%	5,897	11%		585	29.3%	8	
10.00 to < 100.00	632	19	16%	635	28.13%	4,125	12%		403	63.5%	22	
100.00 (Default)	286	-	0%	286	100.00%	3,399	14%		208	72.5%	35	
Sub-total	**78,505**	**6,503**	**42%**	**81,255**	**1.02%**	**193,839**	**10%**		**6,104**	**7.5%**	**97**	**126**
QRRE												
PD Range												
0.00 to < 0.15	459	9,123	51%	5,122	0.08%	549,845	80%		208	4.1%	3	
0.15 to < 0.25	330	2,481	63%	1,900	0.15%	151,404	82%		131	6.9%	2	
0.25 to < 0.50	#	259	60%	156	0.32%	23,498	89%		22	14.2%	#	
0.50 to < 0.75	375	1,181	70%	1,196	0.50%	90,675	81%		218	18.3%	5	
0.75 to < 2.50	436	395	85%	774	1.46%	52,895	82%		322	41.6%	9	
2.50 to < 10.00	342	173	92%	501	4.40%	47,590	80%		445	88.8%	18	
10.00 to < 100.00	185	72	108%	263	20.79%	18,325	84%		528	201.1%	46	
100.00 (Default)	16	-	0%	16	100.00%	2,104	81%		#	0.4%	16	
Sub-total	**2,143**	**13,684**	**57%**	**9,928**	**1.19%**	**936,336**	**81%**		**1,874**	**18.9%**	**99**	**45**
Other Retail [9/]												
PD Range												
0.00 to < 0.15	4,460	10,352	32%	7,762	0.08%	24,355	22%		393	5.1%	2	
0.15 to < 0.25	4,496	14,845	16%	6,829	0.19%	47,417	22%		570	8.4%	3	
0.25 to < 0.50	4,533	444	58%	4,793	0.25%	15,559	31%		708	14.8%	4	
0.50 to < 0.75	4,751	4,283	21%	5,652	0.51%	15,504	25%		1,027	18.2%	7	
0.75 to < 2.50	7,167	4,617	31%	8,604	1.38%	12,713	22%		2,040	23.7%	24	
2.50 to < 10.00	4,449	2,348	45%	5,495	4.67%	9,723	23%		1,804	32.8%	55	
10.00 to < 100.00	5,109	2,506	34%	5,955	15.82%	6,107	20%		2,080	34.9%	252	
100.00 (Default)	166	#	100%	166	100.00%	1,432	37%		110	66.4%	68	
Sub-total	**35,131**	**39,395**	**26%**	**45,256**	**3.41%**	**132,810**	**23%**		**8,732**	**19.3%**	**414**	**198**

12.4 A-IRBA - Credit Exposures by Portfolio and PD Range (continued)

	30 Jun 2026											
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Corporate	**On-balance sheet** [1/]	**Off-balance sheet** [2/]	**Average CCF**	**EAD** [3/]	**Average PD** [4/]	**Number of obligors** [5/]	**Average LGD** [4/]	**Average maturity** [6/] **(In years)**	**RWA**	**RWA density** [7/]	**EL**	**TEP** [8/]
PD Range												
0.00 to < 0.15	51	1,706	25%	484	0.05%	271	9%	1.0	11	2.2%	#	
0.15 to < 0.25	158	2,588	15%	538	0.20%	328	13%	1.0	48	9.0%	#	
0.25 to < 0.50	-	-	-	-	-	-	-	-	-	NA	-	
0.50 to < 0.75	167	570	22%	294	0.50%	83	12%	1.0	39	13.4%	#	
0.75 to < 2.50	766	867	33%	1,053	1.47%	98	12%	1.0	238	22.6%	2	
2.50 to < 10.00	177	160	48%	254	5.00%	31	13%	1.0	99	39.0%	2	
10.00 to < 100.00	806	388	24%	900	11.41%	97	14%	1.0	514	57.1%	14	
100.00 (Default)	184	-	0%	184	100.00%	3	10%	1.0	8	4.2%	18	
Sub-total	**2,309**	**6,279**	**22%**	**3,707**	**8.57%**	**911**	**12%**	**1.0**	**957**	**25.8%**	**36**	**33**
Total (all portfolios)	**118,088**	**65,861**	**33%**	**140,146**	**2.00%**	**1,263,896**	**20%**		**17,666**	**12.6%**	**646**	**402**

12.4 A-IRBA - Credit Exposures by Portfolio and PD Range (continued)

31 Dec 2025

Residential Mortgage	(a) On - balance sheet [1/]	(b) Off- balance sheet [2/]	(c) Average CCF	(d) EAD [3/]	(e) Average PD [4/]	(f) Number of obligors [5/]	(g) Average LGD [4/]	(h) Average maturity [6/] (In years)	(i) RWA	(j) RWA density [7/]	(k) EL	(l) TEP [8/]
PD Range												
0.00 to < 0.15	6,908	352	75%	7,172	0.10%	16,401	10%		172	2.4%	1	
0.15 to < 0.25	20,911	1,846	40%	21,653	0.16%	37,774	10%		738	3.4%	3	
0.25 to < 0.50	17,990	1,591	42%	18,654	0.25%	45,735	10%		911	4.9%	5	
0.50 to < 0.75	17,308	1,307	41%	17,842	0.50%	46,323	11%		1,464	8.2%	9	
0.75 to < 2.50	8,852	588	42%	9,100	1.11%	30,880	11%		1,385	15.2%	12	
2.50 to < 10.00	1,751	160	29%	1,798	3.65%	5,748	11%		535	29.7%	7	
10.00 to < 100.00	628	26	16%	632	27.10%	4,092	12%		409	64.7%	22	
100.00 (Default)	296	-	0%	296	100.00%	3,522	14%		206	69.9%	36	
Sub-total	**74,644**	**5,870**	**43%**	**77,147**	**1.05%**	**190,475**	**10%**		**5,820**	**7.6%**	**95**	**126**
QRRE												
PD Range												
0.00 to < 0.15	480	8,710	51%	4,903	0.09%	555,847	80%		207	4.2%	3	
0.15 to < 0.25	344	2,312	59%	1,698	0.15%	150,112	82%		117	6.9%	2	
0.25 to < 0.50	1	252	60%	151	0.33%	22,412	90%		22	14.6%	#	
0.50 to < 0.75	377	1,149	57%	1,035	0.50%	92,014	82%		190	18.3%	4	
0.75 to < 2.50	412	383	70%	681	1.46%	53,233	82%		283	41.6%	8	
2.50 to < 10.00	326	170	79%	460	4.39%	47,629	79%		407	88.4%	16	
10.00 to < 100.00	178	65	98%	242	20.72%	18,324	84%		485	200.3%	42	
100.00 (Default)	14	-	0%	14	100.00%	1,959	82%		-	0.0%	14	
Sub-total	**2,132**	**13,041**	**54%**	**9,184**	**1.16%**	**941,530**	**81%**		**1,711**	**18.6%**	**89**	**40**
Other Retail [9/]												
PD Range												
0.00 to < 0.15	4,416	10,770	33%	7,980	0.08%	24,282	21%		384	4.8%	2	
0.15 to < 0.25	4,333	15,168	15%	6,595	0.19%	46,724	22%		534	8.1%	3	
0.25 to < 0.50	4,321	417	58%	4,563	0.25%	14,972	31%		675	14.8%	4	
0.50 to < 0.75	4,814	4,478	24%	5,908	0.51%	15,011	24%		1,023	17.3%	7	
0.75 to < 2.50	7,678	4,193	25%	8,710	1.42%	12,630	21%		1,980	22.7%	24	
2.50 to < 10.00	4,076	1,577	30%	4,550	4.59%	9,483	22%		1,465	32.2%	43	
10.00 to < 100.00	4,201	2,076	41%	5,046	15.79%	5,899	21%		1,853	36.7%	228	
100.00 (Default)	174	#	100%	175	100.00%	1,446	36%		167	95.6%	62	
Sub-total	**34,013**	**38,679**	**25%**	**43,527**	**3.13%**	**130,447**	**23%**		**8,081**	**18.6%**	**372**	**185**

12.4 A-IRBA - Credit Exposures by Portfolio and PD Range (continued)

	31 Dec 2025											
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Corporate	On-balance sheet [1/]	Off-balance sheet [2/]	Average CCF	EAD [3/]	Average PD [4/]	Number of obligors [5/]	Average LGD [4/]	Average maturity [6/] (In years)	RWA	RWA density [7/]	EL	TEP [8/]
PD Range												
0.00 to < 0.15	25	1,966	22%	458	0.05%	291	8%	1.0	9	2.0%	#	
0.15 to < 0.25	202	2,633	13%	555	0.20%	325	11%	1.0	39	7.1%	#	
0.25 to < 0.50	-	-	-	-	-	-	-	-	-	NA	-	
0.50 to < 0.75	141	539	26%	279	0.50%	65	12%	1.0	39	14.0%	#	
0.75 to < 2.50	928	872	43%	1,299	1.37%	99	18%	1.0	408	31.4%	3	
2.50 to < 10.00	333	150	15%	357	5.00%	31	10%	1.0	105	29.4%	2	
10.00 to < 100.00	852	246	36%	940	11.02%	88	14%	1.0	510	54.3%	14	
100.00 (Default)	179	-	0%	179	100.00%	3	10%	1.0	90	50.4%	11	
Sub-total	**2,660**	**6,406**	**22%**	**4,067**	**7.90%**	**902**	**13%**	**1.0**	**1,200**	**29.5%**	**30**	**29**
Total (all portfolios)	**113,449**	**63,996**	**32%**	**133,925**	**1.94%**	**1,263,354**	**19%**		**16,812**	**12.6%**	**586**	**380**

1/ On-balance sheet refers to the amount of the on-balance sheet exposure gross of impairment allowances (before taking into account the effect of CRM)
2/ Off-balance sheet refers to the exposure value without taking into account valuation adjustments and impairment allowances, CCFs and the effect of CRM
3/ EAD refers to the amount relevant for the capital requirements calculation, after taking into account the effects of CCFs and CRM
4/ Refers to the PD and LGD associated with each obligor grade, weighted by EAD
5/ Number of obligors refers to the number of accounts, except for Retail Small Business and Corporate which refers to the number of counterparties
6/ Refers to the effective maturity of the exposures to the obligor in years and is not applicable for portfolios under the IRB treatment of Retail asset classes
7/ Total RWA divided by the exposures after CCF and after CRM
8/ Refers to the total eligible provisions attributed to the respective portfolios
9/ Aggregation of Retail Small Business and Other Retail portfolios
Represents amounts of less than $0.5 million

12.5 Overview of CRM Techniques

The table below provides an overview of the Group's usage of CRM techniques for on-balance sheet exposures to Loans to Customers and Debt Securities, categorised by status followed by form of instrument.

Compared to 31 December 2025, the increase in loans to customers and debt securities were in line with the movements of the balance sheet.

30 Jun 2026

		(a) Exposures unsecured	(b) Exposures secured [1/]	(c) Exposures secured by Collateral	(d) Exposures secured by Financial Guarantees	(e) Exposures secured by Credit Derivatives [2/]
1	Loans to Customers	214,419	146,285	129,823	1,372	-
2	Debt Securities	48,160	739	-	739	-
3	**Total**	**262,579**	**147,024**	**129,823**	**2,111**	**-**
4	Of which: Defaulted	869	708	656	2	-

31 Dec 2025

		(a) Exposures unsecured	(b) Exposures secured [1/]	(c) Exposures secured by Collateral	(d) Exposures secured by Financial Guarantees	(e) Exposures secured by Credit Derivatives [2/]
1	Loans to Customers	200,064	137,441	121,886	1,274	-
2	Debt Securities	41,216	603	-	603	-
3	**Total**	**241,280**	**138,044**	**121,886**	**1,877**	**-**
4	Of which: Defaulted	902	754	670	2	-

[1/] Refers to carrying amount of exposures (net of impairment allowances) which have at least one credit risk mitigation mechanism, collateral or financial guarantees associated with them

[2/] Not applicable since the Group does not recognise credit derivatives as a form of CRM instrument for exposures

12.6 IRBA - Effect on RWA of Credit Derivatives used as CRM

The Group does not recognise credit derivatives as a CRM for exposures under F-IRBA or A-IRBA.

13. IRBA - SPECIALISED LENDING UNDER THE SLOTTING APPROACH

PF and OF exposures are progressively migrated to PD approach. This table includes exposures for CF, as well as PF and OF exposures which have not migrated to PD approach. The Group does not have any HVCRE exposures.

30 Jun 2026

Regulatory Categories	Remaining Maturity	On-balance sheet amount [1/]	Off-balance sheet amount [2/]	Risk weight	EAD [3/] PF	OF	CF	Total	RWA	EL
Strong	Less than 2.5 years	-	-	50%	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	70%	-	-	-	-	-	-
Good	Less than 2.5 years	-	-	70%	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	90%	-	-	-	-	-	-
Satisfactory		1,141	1,942	115%	1,531	-	110	1,641	1,887	46
Weak		110	30	250%	118	-	-	118	294	9
Default		44	5	-	136	-	-	136	-	68
Total		**1,295**	**1,977**		**1,785**	**-**	**110**	**1,895**	**2,181**	**123**

31 Dec 2025

Regulatory Categories	Remaining Maturity	On-balance sheet amount [1/]	Off-balance sheet amount [2/]	Risk weight	EAD [3/] PF	OF	CF	Total	RWA	EL
Strong	Less than 2.5 years	-	-	50%	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	70%	-	-	-	-	-	-
Good	Less than 2.5 years	-	-	70%	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	90%	-	-	-	-	-	-
Satisfactory		2,552	1,857	115%	2,886	-	111	2,997	3,447	84
Weak		260	47	250%	275	-	-	275	688	22
Default		51	6	-	144	-	#	144	-	72
Total		**2,863**	**1,910**		**3,305**	**-**	**111**	**3,416**	**4,135**	**178**

[1/] On-balance sheet refers to the amount of the on-balance sheet exposure net of impairment allowances and write-offs (after taking into account the effect of CRM)
[2/] Off-balance sheet refers to the exposure value without taking into account the effects of CCFs and CRM
[3/] EAD refers to the amount relevant for capital requirements calculated by taking into account the effects of CCFs and CRM
Represents amounts of less than $0.5 million

14. COUNTERPARTY CREDIT RISK

14.1 Analysis of CCR Exposures by Approach

CCR is the risk of a counterparty defaulting before the final settlement of the transaction, which generally represents uncertain exposures that can vary over time with the movement of underlying market factors such as those in OTC derivatives.

The Group currently treats CCR under SA. The table below provides an overview of the CCR for OTC derivatives and SFTs.

The increase in EAD and RWA during the first half of 2026 was primarily attributed to higher repo, reverse repo and derivative exposures.

30 Jun 2026

		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost	Potential future exposure	Effective EPE	α used for computing regulatory EAD	EAD (post-CRM)	RWA
1	SA-CCR (for derivatives)	2,536	8,578		1.4	15,559	5,022
2	CCR Internal models method (For derivatives and SFTs)			-	-	-	-
3	FC(SA) (for SFTs)					-	-
4	FC(CA) (for SFTs)					6,188	647
5	VaR for SFTs					-	-
6	**Total**						**5,669**

31 Dec 2025

		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost	Potential future exposure	Effective EPE	α used for computing regulatory EAD	EAD (post-CRM)	RWA
1	SA-CCR (for derivatives)	1,876	7,669		1.4	13,362	4,085
2	CCR Internal models method (For derivatives and SFTs)			-	-	-	-
3	FC(SA) (for SFTs)					-	-
4	FC(CA) (for SFTs)					3,877	480
5	VaR for SFTs					-	-
6	**Total**						**4,565**

There is no CCR exposure under IMM as at 30 June 2026. Therefore, the RWA flow statement for CCR exposures under the IMM is not applicable to the Group.

14.2 Exposures to Central Counterparties

The table below provides an overview of the Group's exposures to CCPs, including all types of exposures due to operations, margins, contributions to default funds and related capital requirements.

	30 Jun 2026	(a) EAD (post-CRM)	(b) RWA
1	**Total exposures to qualifying CCPs**		**207**
2	Exposures to qualifying CCPs (excluding collateral and default fund contributions)	7,902	166
3	arising from: OTC derivative transactions;	7,902	166
4	arising from: Exchange-traded derivative transactions;	-	-
5	arising from: SFTs; and	-	-
6	arising from: Netting sets where cross-product netting has been approved	-	-
7	Segregated collateral [1/]	81	
8	Unsegregated collateral	28	1
9	Pre-funded default fund contributions	61	40
10	Unfunded default fund contributions	-	-
11	**Total exposures to non-qualifying CCPs**		**1**
12	Exposures to non-qualifying CCPs (excluding collateral and default fund contributions)	-	-
13	arising from: OTC derivative transactions;	-	-
14	arising from: Exchange-traded derivative transactions;	-	-
15	arising from: SFTs; and	-	-
16	arising from: Netting sets where cross-product netting has been approved	-	-
17	Segregated collateral [1/]	-	
18	Unsegregated collateral	1	1
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

14.2 Exposures to Central Counterparties (continued)

	31 Dec 2025	(a) EAD (post-CRM)	(b) RWA
1	**Total exposures to qualifying CCPs**		**190**
2	Exposures to qualifying CCPs (excluding collateral and default fund contributions)	7,429	159
3	arising from: OTC derivative transactions;	7,429	159
4	arising from: Exchange-traded derivative transactions;	#	#
5	arising from: SFTs; and	-	-
6	arising from: Netting sets where cross-product netting has been approved	-	-
7	Segregated collateral [1/]	-	
8	Unsegregated collateral	-	-
9	Pre-funded default fund contributions	74	31
10	Unfunded default fund contributions	-	-
11	**Total exposures to non-qualifying CCPs**		**1**
12	Exposures to non-qualifying CCPs (excluding collateral and default fund contributions)	-	-
13	arising from: OTC derivative transactions;	-	-
14	arising from: Exchange-traded derivative transactions;	-	-
15	arising from: SFTs; and	-	-
16	arising from: Netting sets where cross-product netting has been approved	-	-
17	Segregated collateral [1/]	-	
18	Unsegregated collateral	1	1
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

[1/] Refers to collateral which is held in a bankruptcy remote manner

Represents amounts of less than $0.5 million

14.3 Standardised Approach - CCR Exposures by Portfolio and Risk Weights

The table below represents the risk weights used in the calculation of capital for the Group's portfolio, subject to CCR requirements under the SA by asset classes and risk weights.

The increase in CCR exposures during the first half of 2026 was largely due to higher exposures in central government and central bank asset class.

	30 Jun 2026								
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
	Risk weight								Total EAD [1/]
Asset classes	0%	10%	20%	50%	75%	100%	150%	Others	
Central government and central bank	308	-	-	205	-	-	-	-	513
PSE	-	-	-	#	-	-	-	-	#
MDB	-	-	-	-	-	-	-	-	-
Bank	-	-	56	201	-	-	-	49	306
Covered bond	-	-	-	-	-	-	-	-	-
Corporate	-	-	#	36	2	332	-	14	384
Equity and subordinated debt	-	-	-	-	-	-	-	-	-
Regulatory retail	-	-	-	-	-	-	-	-	-
Other retail	-	-	-	-	-	33	4	-	37
Real estate	-	-	-	-	-	-	-	-	-
Other exposures [2/]	-	-	-	-	-	71	-	-	71
Total	**308**	**-**	**56**	**442**	**2**	**436**	**4**	**63**	**1,311**

	31 Dec 2025								
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
	Risk weight								Total EAD [1/]
Asset classes	0%	10%	20%	50%	75%	100%	150%	Others	
Central government and central bank	-	-	-	93	-	-	-	-	93
PSE	-	-	-	#	-	-	-	-	#
MDB	-	-	-	-	-	-	-	-	-
Bank	-	-	21	23	-	-	-	13	57
Covered bond	-	-	-	-	-	-	-	-	-
Corporate	-	-	#	116	1	303	-	8	428
Equity and subordinated debt	-	-	-	-	-	-	-	-	-
Regulatory retail	-	-	-	-	-	-	-	-	-
Other retail	-	-	-	-	-	39	6	-	45
Real estate	-	-	-	-	-	-	-	-	-
Other exposures [2/]	-	-	-	-	-	31	-	-	31
Total	**-**	**-**	**21**	**232**	**1**	**373**	**6**	**21**	**654**

[1/] EAD refers to the amount relevant for capital requirement calculation, after taking into account the effects of CRM
[2/] Includes other exposures not included in the above asset classes
Represents amounts of less than $0.5 million

14.4 F-IRBA - CCR Exposures by Portfolio and PD Range

The table below represents the risk weights used in the calculation of capital for the Group's portfolio, subject to CCR requirements under the F-IRBA by asset classes.

Compared to 31 December 2025, the increase in EAD was largely due to higher exposures in bank and corporate asset class.

	30 Jun 2026						
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Sovereign	**EAD post-CRM [1/]**	**Average PD [2/]**	**Number of obligors [3/]**	**Average LGD [2/]**	**Average maturity [4/] (In years)**	**RWA**	**RWA density [5/]**
PD Range							
0.00 to < 0.15	1,562	0.00%	5	45%	0.1	1	0%
0.15 to < 0.25	-	-	-	-	-	-	NA
0.25 to < 0.50	-	-	-	-	-	-	NA
0.50 to < 0.75	-	-	-	-	-	-	NA
0.75 to < 2.50	-	-	-	-	-	-	NA
2.50 to < 10.00	-	-	-	-	-	-	NA
10.00 to < 100.00	-	-	-	-	-	-	NA
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	**1,562**	**0.00%**	**5**	**45%**	**0.1**	**1**	**0%**
Bank							
PD Range							
0.00 to < 0.15	10,700	0.05%	143	45%	0.7	1,450	14%
0.15 to < 0.25	-	-	-	-	-	-	NA
0.25 to < 0.50	194	0.37%	9	45%	0.6	101	52%
0.50 to < 0.75	144	0.54%	7	45%	0.6	74	51%
0.75 to < 2.50	4	1.90%	1	45%	0.2	4	84%
2.50 to < 10.00	2	3.20%	1	45%	0.0	2	122%
10.00 to < 100.00	-	-	-	-	-	-	NA
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	**11,044**	**0.07%**	**161**	**45%**	**0.7**	**1,631**	**15%**
Corporate							
PD Range							
0.00 to < 0.15	4,211	0.09%	211	44%	1.4	977	23%
0.15 to < 0.25	7	0.18%	12	41%	4.2	4	53%
0.25 to < 0.50	981	0.37%	127	42%	1.7	542	55%
0.50 to < 0.75	383	0.54%	97	40%	2.0	226	59%
0.75 to < 2.50	580	1.39%	153	40%	2.0	492	85%
2.50 to < 10.00	44	3.66%	37	40%	3.1	55	127%
10.00 to < 100.00	11	10.44%	26	40%	0.6	17	157%
100.00 (Default)	1	100.00%	4	40%	2.2	-	0%
Sub-total	**6,217**	**0.34%**	**667**	**43%**	**1.6**	**2,313**	**37%**

14.4 F-IRBA - CCR Exposures by Portfolio and PD Range (continued)

	30 Jun 2026						
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Corporate SL [6/]	**EAD post-CRM** [1/]	**Average PD** [2/]	**Number of obligors** [3/]	**Average LGD** [2/]	**Average maturity** [4/] **(In years)**	**RWA**	**RWA density** [5/]
PD Range							
0.00 to < 0.15	13	0.11%	3	40%	1.8	3	23%
0.15 to < 0.25	5	0.18%	3	40%	4.9	3	56%
0.25 to < 0.50	33	0.37%	13	40%	4.1	23	69%
0.50 to < 0.75	145	0.54%	45	40%	2.7	97	67%
0.75 to < 2.50	221	1.40%	85	40%	2.5	203	92%
2.50 to < 10.00	29	4.75%	15	40%	3.5	40	141%
10.00 to < 100.00	#	11.31%	2	40%	1.0	#	164%
100.00 (Default)	#	100.00%	1	40%	1.0	-	0%
Sub-total	**446**	**1.25%**	**167**	**40%**	**2.8**	**369**	**83%**
Corporate Small Business							
PD Range							
0.00 to < 0.15	68	0.10%	14	45%	4.0	37	55%
0.15 to < 0.25	#	0.20%	1	40%	0.2	#	16%
0.25 to < 0.50	1	0.37%	12	40%	0.7	#	31%
0.50 to < 0.75	#	0.54%	20	40%	0.1	#	35%
0.75 to < 2.50	12	1.38%	73	40%	2.3	9	73%
2.50 to < 10.00	1	5.66%	15	40%	0.2	1	101%
10.00 to < 100.00	1	13.30%	9	40%	1.1	1	130%
100.00 (Default)	-	0.00%	-	-	-	-	NA
Sub-total	**83**	**0.51%**	**144**	**44%**	**3.6**	**48**	**58%**
Total (all portfolios)	**19,353**	**0.18%**	**1,144**	**44%**	**1.0**	**4,361**	**23%**

14.4 F-IRBA - CCR Exposures by Portfolio and PD Range (continued)

	31 Dec 2025						
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Sovereign	**EAD post-CRM [1/]**	**Average PD [2/]**	**Number of obligors [3/]**	**Average LGD [2/]**	**Average maturity [4/] (In years)**	**RWA**	**RWA density [5/]**
PD Range							
0.00 to < 0.15	1,494	0.00%	6	45%	0.1	#	0%
0.15 to < 0.25	-	-	-	-	-	-	NA
0.25 to < 0.50	-	-	-	-	-	-	NA
0.50 to < 0.75	-	-	-	-	-	-	NA
0.75 to < 2.50	-	-	-	-	-	-	NA
2.50 to < 10.00	-	-	-	-	-	-	NA
10.00 to < 100.00	-	-	-	-	-	-	NA
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	**1,494**	**0.00%**	**6**	**45%**	**0.1**	**#**	**0%**
Bank							
PD Range							
0.00 to < 0.15	7,879	0.05%	137	45%	0.8	1,102	14%
0.15 to < 0.25	-	-	-	-	-	-	NA
0.25 to < 0.50	181	0.37%	8	45%	0.3	87	48%
0.50 to < 0.75	39	0.54%	7	45%	0.5	19	49%
0.75 to < 2.50	6	1.82%	2	45%	0.4	5	84%
2.50 to < 10.00	-	-	-	-	-	-	NA
10.00 to < 100.00	#	11.10%	1	0	0.0	#	201%
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	**8,105**	**0.07%**	**155**	**45%**	**0.8**	**1,213**	**15%**
Corporate							
PD Range							
0.00 to < 0.15	3,819	0.09%	201	44%	1.5	903	24%
0.15 to < 0.25	#	0.20%	5	45%	0.0	#	28%
0.25 to < 0.50	777	0.37%	120	43%	1.7	448	58%
0.50 to < 0.75	468	0.54%	92	40%	2.7	312	67%
0.75 to < 2.50	334	1.36%	124	40%	1.1	250	75%
2.50 to < 10.00	22	3.85%	31	40%	2.3	26	120%
10.00 to < 100.00	11	10.54%	32	41%	0.6	17	162%
100.00 (Default)	#	100.0%	1	40%	1.4	-	0%
Sub-total	**5,431**	**0.29%**	**606**	**43%**	**1.6**	**1,956**	**36%**

14.4 F-IRBA - CCR Exposures by Portfolio and PD Range (continued)

	31 Dec 2025						
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Corporate SL [6]	**EAD post-CRM [1]**	**Average PD [2]**	**Number of obligors [3]**	**Average LGD [2]**	**Average maturity [4] (In years)**	**RWA**	**RWA density [5]**
PD Range							
0.00 to < 0.15	14	0.11%	3	40%	2.2	4	26%
0.15 to < 0.25	-	-	-	-	-	-	NA
0.25 to < 0.50	29	0.37%	8	40%	2.4	15	53%
0.50 to < 0.75	152	0.54%	40	40%	2.5	97	64%
0.75 to < 2.50	160	1.39%	68	40%	2.1	138	86%
2.50 to < 10.00	31	5.22%	15	40%	3.8	46	148%
10.00 to < 100.00	-	-	-	-	-	-	NA
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	**386**	**1.24%**	**134**	**40%**	**2.4**	**300**	**78%**
Corporate Small Business							
PD Range							
0.00 to < 0.15	2	0.14%	14	40%	0.9	#	19%
0.15 to < 0.25	#	0.20%	1	40%	0.2	#	16%
0.25 to < 0.50	2	0.37%	12	40%	0.6	#	30%
0.50 to < 0.75	102	0.54%	19	45%	0.0	42	41%
0.75 to < 2.50	13	1.54%	63	40%	2.4	10	75%
2.50 to < 10.00	#	3.33%	7	40%	0.2	#	85%
10.00 to < 100.00	#	13.61%	5	40%	1.0	1	122%
100.00 (Default)	1	100.00%	2	40%	3.7	-	0%
Sub-total	**119**	**1.41%**	**123**	**44%**	**0.3**	**53**	**45%**
Total (all portfolios)	**15,535**	**0.18%**	**1,024**	**44%**	**1.0**	**3,522**	**23%**

[1] EAD refers to the amount relevant for capital requirements calculation, after taking into account the effects of CRM
[2] Refers to the PD and LGD associated with each obligor grade, weighted by EAD
[3] Number of obligors refers to the number of counterparties
[4] Refers to the effective maturity of the exposures to the obligor in years, weighted by EAD
[5] Total RWA divided by the exposures after CRM
[6] Includes IPRE, as well as PF and OF exposures which have migrated to PD approach
Represents amounts of less than $0.5 million

14.5 A-IRBA - CCR Exposures by Portfolio and PD Range

The table below represents the risk weights used in the calculation of capital for the Group's portfolio, subject to CCR requirements under the A-IRBA by asset classes.

There was no CCR exposure within the other prescribed asset classes (Sovereign and Corporate Small Business) under A-IRBA as at 30 June 2026.

	30 Jun 2026						
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Other Retail [6/]	**EAD post-CRM** [1/]	**Average PD** [2/]	**Number of obligors** [3/]	**Average LGD** [2/]	**Average maturity** [4/] **(In years)**	**RWA**	**RWA density** [5/]
PD Range							
0.00 to < 0.15	21	0.05%	274	40%		1	6%
0.15 to < 0.25	185	0.20%	558	40%		30	16%
0.25 to < 0.50	#	0.25%	3	40%		#	19%
0.50 to < 0.75	95	0.50%	409	40%		27	29%
0.75 to < 2.50	187	1.57%	437	40%		87	47%
2.50 to < 10.00	62	5.00%	250	40%		36	59%
10.00 to < 100.00	410	14.62%	434	40%		317	77%
100.00 (Default)	#	100.00%	2	40%		-	0%
Sub-total	**960**	**6.96%**	**2,367**	**40%**		**499**	**52%**
Corporate							
PD Range							
0.00 to < 0.15	13	0.05%	34	40%	0.4	1	7%
0.15 to < 0.25	20	0.20%	77	40%	0.5	4	22%
0.25 to < 0.50	-	-	-	-	-	-	NA
0.50 to < 0.75	4	0.50%	38	40%	0.3	2	39%
0.75 to < 2.50	23	1.03%	38	40%	0.6	14	61%
2.50 to < 10.00	9	5.00%	20	40%	0.7	10	114%
10.00 to < 100.00	17	16.66%	56	40%	0.3	31	178%
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	**86**	**4.23%**	**263**	**40%**	**0.4**	**62**	**72%**
Total (all portfolios)	**1,046**	**6.74%**	**2,630**	**40%**		**561**	**54%**

14.5 A-IRBA - CCR Exposures by Portfolio and PD Range (continued)

	31 Dec 2025						
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Other Retail [6]	**EAD post-CRM [1]**	**Average PD [2]**	**Number of obligors [3]**	**Average LGD [2]**	**Average maturity [4] (In years)**	**RWA**	**RWA density [5]**
PD Range							
0.00 to < 0.15	41	0.05%	325	40%		2	6%
0.15 to < 0.25	142	0.20%	678	40%		23	16%
0.25 to < 0.50	#	0.25%	3	40%		#	19%
0.50 to < 0.75	130	0.50%	463	40%		37	29%
0.75 to < 2.50	222	1.28%	615	40%		97	44%
2.50 to < 10.00	83	5.00%	261	40%		49	59%
10.00 to < 100.00	287	11.20%	477	40%		200	70%
100.00 (Default)	-	-	-	-		-	NA
Sub-total	**905**	**4.43%**	**2,822**	**40%**		**409**	**45%**
Corporate							
PD Range							
0.00 to < 0.15	19	0.05%	34	40%	0.5	1	8%
0.15 to < 0.25	18	0.20%	65	40%	0.6	4	23%
0.25 to < 0.50	-	-	-	-	-	-	NA
0.50 to < 0.75	9	0.50%	34	40%	0.3	3	39%
0.75 to < 2.50	11	1.41%	44	40%	0.7	8	70%
2.50 to < 10.00	2	5.00%	20	40%	0.4	2	111%
10.00 to < 100.00	8	11.08%	46	40%	0.4	13	155%
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	**67**	**1.88%**	**243**	**40%**	**0.5**	**32**	**47%**
Total (all portfolios)	**972**	**4.25%**	**3,065**	**40%**		**441**	**45%**

1/ EAD refers to the amount relevant for capital requirements calculation, after taking into account the effects of CRM
2/ Refers to the PD and LGD associated with each obligor grade, weighted by EAD
3/ Number of obligors refers to the number of accounts
4/ Refers to the maturity of the exposures to the obligor in years, weighted by EAD
5/ Total RWA divided by the exposures after CRM
6/ Aggregation of Retail Small Business and Other Retail portfolios
Represents amounts of less than $0.5 million

14.6 Composition of Collateral for CCR Exposure

The table below represents all the types of collateral posted or received by the Group to support or reduce its CCR exposures related to derivatives or SFTs, including transactions cleared CCP.

In the first half of 2026, there were higher SFT trades roll over as reflected in the increase in collateral used in SFTs to bank and corporate counterparties.

30 Jun 2026

		(a)	(b)	(c)	(d)	(e)	(f)
		Collateral used in derivative transactions				Collateral used in SFTs [1]	
		Adjusted fair value of collateral received		Adjusted fair value of collateral posted		Adjusted fair value of collateral received	Adjusted fair value of collateral posted
		Segregated [2]	Unsegregated	Segregated [2]	Unsegregated		
1	Cash	-	2,580	60	3,387	16,156	8,446
2	Debt	214	1,133	1,069	1,098	7,858	18,447
3	Equity	-	1,028	-	-	544	-
4	Others [3]	-	736	-	-	-	-
5	**Total**	**214**	**5,477**	**1,129**	**4,485**	**24,558**	**26,893**

31 Dec 2025

		(a)	(b)	(c)	(d)	(e)	(f)
		Collateral used in derivative transactions				Collateral used in SFTs [1]	
		Adjusted fair value of collateral received		Adjusted fair value of collateral posted		Adjusted fair value of collateral received	Adjusted fair value of collateral posted
		Segregated [2]	Unsegregated	Segregated [2]	Unsegregated		
1	Cash	-	1,029	60	3,223	4,097	6,907
2	Debt	176	1,125	608	1,170	6,485	4,677
3	Equity	-	1,027	-	-	-	-
4	Others [3]	-	619	-	-	-	-
5	**Total**	**176**	**3,800**	**668**	**4,393**	**10,582**	**11,584**

[1] Refers to SFTs (i.e. Repos and Reverse Repos)
[2] Refers to collateral held in a bankruptcy remote manner
[3] Includes collateral not reported in the other categories

14.7 Credit Derivative Exposures

The table below presents the Group's exposure to credit derivatives by what had been bought or sold.

		30 Jun 2026		31 Dec 2025	
		(a) Protection Bought	**(b) Protection Sold**	**(a) Protection Bought**	**(b) Protection Sold**
	Notionals				
1	Single-name credit default swaps	4,494	4,535	4,289	3,781
2	Index credit default swaps	1,087	1,021	1,034	1,012
3	Total return swaps	542	-	618	-
4	Other credit derivatives	215	215	218	218
5	**Total notionals**	**6,338**	**5,771**	**6,159**	**5,011**
	Fair values				
6	Positive fair value (asset)	12	107	17	108
7	Negative fair value (liability)	123	7	124	9

The increase in notional for credit derivatives during the first half of 2026 was mainly driven by higher single name credit default swaps.

15. SECURITISATION EXPOSURES

The Group has exposures to asset-backed securities and collateralised debt obligations, may arrange securitisation activities for distribution and invest in those arranged by the Group or third parties.

As at 30 June 2026, securitisation exposures in the banking and trading books are risk weighted based on relevant approaches as prescribed in MAS Notice 637.

15.1 Securitisation Exposures in the Banking Book

The table below presents the Group's exposure to securitisation exposures in the banking book based on carrying amounts as per financial statements. The Group does not have any securitisation exposures in the banking book where it acted as an originator or a sponsor.

		30 Jun 2026		31 Dec 2025	
		(a)	(b)	(a)	(b)
		A Reporting Bank acts as Investor		A Reporting Bank acts as Investor	
		Traditional [1/]	Of which STC	Traditional [1/]	Of which STC
1	**Total Retail**	**56**	**-**	**55**	**55**
2	Of which: residential mortgage	-	-	-	-
3	Of which: credit card	-	-	-	-
4	Of which: other retail exposures	56	-	55	55
5	Of which: resecuritisation	-	-	-	-
6	**Total Wholesale**	**623**	**-**	**600**	**-**
7	Of which: loans to corporates	-	-	-	-
8	Of which: commercial mortgage	-	-	-	-
9	Of which: leases and receivables	-	-	-	-
10	Of which: other wholesale	623	-	600	-
11	Of which: resecuritisation	-	-	-	-

[1/] The Group does not have any synthetic securitisation exposures in the banking book.

15.2 Securitisation Exposures in the Trading Book

The table below presents the Group's exposure to securitisation exposures in the trading book based on carrying amounts as per financial statements. The Group does not have any securitisation exposures in the trading book where it acted as an originator or a sponsor.

		30 Jun 2026		31 Dec 2025	
		(a)	(b)	(a)	(b)
		A Reporting Bank acts as Investor		A Reporting Bank acts as Investor	
		Traditional [1/]	Of which STC	Traditional [1/]	Of which STC
1	**Total Retail**	**-**	**-**	**-**	**-**
2	Of which: residential mortgage	-	-	-	-
3	Of which: credit card	-	-	-	-
4	Of which: other retail exposures	-	-	-	-
5	Of which: resecuritisation	-	-	-	-
6	**Total Wholesale**	**7**	**-**	**3**	**-**
7	Of which: loans to corporates	-	-	-	-
8	Of which: commercial mortgage	-	-	-	-
9	Of which: leases and receivables	-	-	-	-
10	Of which: other wholesale	7	-	3	-
11	Of which: resecuritisation	-	-	-	-

[1/] The Group does not have any synthetic securitisation exposures in the trading book.

15.3 Securitisation Exposures in the Banking Book and associated Regulatory Capital Requirements – A Reporting Bank acting as Originator or as Sponsor

The Group does not have any securitisation exposures in the banking book where it acted as an originator or a sponsor.

15.4 Securitisation Exposures in the Banking Book and associated Regulatory Capital Requirements – A Reporting Bank acting as Investor

The table shows the exposures, RWA and capital requirements of the Group's securitisation exposures in the banking book where it acted as an investor. The decrease in RWA of the securitisation exposures in the banking book during the first half of 2026 was attributed to a change in regulatory approach.

30 Jun 2026

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
		Exposure values (by risk weight bands)					**Exposure values (by regulatory approach)**					**RWA (by regulatory approach)**					**Capital charge after cap [1/]**				
		≤20% RW>	>20% to 50% RW	>50% to 100% RW	>100% to < 1250% RW [1/]	1250% RW	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%
1	**Total exposures**	**56**	**-**	**623**	**-**	**-**	**-**	**623**	**-**	**56**	**-**	**-**	**405**	**-**	**8**	**-**	**-**	**40**	**-**	**1**	**-**
2	**Traditional securitisation**	**56**	**-**	**623**	**-**	**-**	**-**	**623**	**-**	**56**	**-**	**-**	**405**	**-**	**8**	**-**	**-**	**40**	**-**	**1**	**-**
3	Of which: securitisation	56	-	623	-	-	-	623	-	56	-	-	405	-	8	-	-	40	-	1	-
4	Of which: retail underlying	56	-	-	-	-	-	-	-	56	-	-	-	-	8	-	-	-	-	1	-
5	Of which: STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Of which: wholesale	-	-	623	-	-	-	623	-	-	-	-	405	-	-	-	-	40	-	-	-
7	Of which: STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which: resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Of which: senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which: non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	**Synthetic securitisation [2/]**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12	Of which: securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which: retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which: wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which: resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Of which: senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Of which: non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

15.4 Securitisation Exposures in the Banking Book and associated Regulatory Capital Requirements – A Reporting Bank acting as Investor (continued)

		31 Dec 2025																			
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
		Exposure values (by risk weight bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap [1/]				
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to < 1250% RW [1/]	1250% RW	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%
1	**Total exposures**	**-**	**600**	**-**	**-**	**55**	**-**	**600**	**-**	**-**	**55**	**-**	**300**	**-**	**-**	**693**	**-**	**30**	**-**	**-**	**69**
2	**Traditional securitisation**	**-**	**600**	**-**	**-**	**55**	**-**	**600**	**-**	**-**	**55**	**-**	**300**	**-**	**-**	**693**	**-**	**30**	**-**	**-**	**69**
3	Of which: securitisation	-	600	-	-	55	-	600	-	-	55	-	300	-	-	693	-	30	-	-	69
4	Of which: retail underlying	-	-	-	-	55	-	-	-	-	55	-	-	-	-	693	-	-	-	-	69
5	Of which: STC	-	-	-	-	55	-	-	-	-	55	-	-	-	-	693	-	-	-	-	69
6	Of which: wholesale	-	600	-	-	-	-	600	-	-	-	-	300	-	-	-	-	30	-	-	-
7	Of which: STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which: resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Of which: senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which: non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	**Synthetic securitisation** [2/]	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12	Of which: securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which: retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which: wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which: resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Of which: senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Of which: non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

[1/] Based on 10% of the relevant RWA figures in columns (k), (l), (m), (n) and (o) which are in accordance with MAS's capital requirement for D-SIB

[2/] The Group does not have any synthetic securitisation exposures.

16. MARKET RISK

16.1 Market Risk under SA

The table below represents the components used in the calculation of capital requirements for market risk under the SA(MR).

Compared to 31 December 2025, the increase in capital requirement was mainly due to higher general interest rate risk.

30 Jun 2026

		(a)
		Capital Requirement
1	General interest rate risk	144
2	Equity risk	65
3	Commodity risk	52
4	Foreign exchange risk	614
5	Credit spread risk – non-securitisations	189
6	Credit spread risk – securitisations (non-correlation trading portfolio)	#
7	Credit spread risk – securitisations (correlation trading portfolio)	-
8	Default risk – non-securitisations	77
9	Default risk – securitisations (non-correlation trading portfolio)	#
10	Default risk – securitisations (correlation trading portfolio)	-
11	Residual risk add-on	18
12	**Total**	**1,160**

31 Dec 2025

		(a)
		Capital Requirement
1	General interest rate risk	71
2	Equity risk	73
3	Commodity risk	39
4	Foreign exchange risk	609
5	Credit spread risk – non-securitisations	169
6	Credit spread risk – securitisations (non-correlation trading portfolio)	#
7	Credit spread risk – securitisations (correlation trading portfolio)	-
8	Default risk – non-securitisations	112
9	Default risk – securitisations (non-correlation trading portfolio)	#
10	Default risk – securitisations (correlation trading portfolio)	-
11	Residual risk add-on	11
12	**Total**	**1,084**

Represents amounts less than $0.5 million

There is no Market Risk exposure under IMA or SSA(MR) as at 30 June 2026.

16.2 CVA Risk Capital Requirements

The CVA is a change in the market value of derivative instruments to account for the possibility of the counterparty's default. The Group does not hedge CVA risk independently but manages it as part of its overall credit risk portfolio.

The table below represents the components used in the calculation of CVA Risk capital requirements under the Reduced BA-CVA.

The increase in risk capital requirement during the first half of 2026 was consistent with the increase in CCR exposures during this period.

30 Jun 2026

		(a)	(b)
		Components [1/]	**CVA risk capital requirement under BA-CVA**
1	Aggregation of systematic components of CVA risk	1,062	
2	Aggregation of idiosyncratic components of CVA risk	141	
3	**Total**		**354**

31 Dec 2025

		(a)	(b)
		Components [1/]	**CVA risk capital requirement under BA-CVA**
1	Aggregation of systematic components of CVA risk	878	
2	Aggregation of idiosyncratic components of CVA risk	109	
3	**Total**		**292**

[1/] This refers to the CVA risk capital requirement under perfect and zero correlation.

There is no CVA exposure under Full BA-CVA or SA-CVA as at 30 June 2026. Therefore, the RWA flow statement for CVA risk exposures under SA-CVA is not applicable to the Group.

17. LIQUIDITY COVERAGE RATIO

The Group is required to comply with LCR requirements under the MAS Notice 649, maintaining all-currency and SGD LCR of at least 100% on a daily basis.

LCR aims to ensure that the Group maintains an adequate level of unencumbered HQLA that can be quickly and easily converted into cash to meet any liquidity needs for a 30-calendar day liquidity stress scenario.

The following quarterly disclosures are made pursuant to the MAS Notice 651 "Liquidity Coverage Ratio Disclosure".

For 2Q26, the average all-currency and SGD LCRs for the Group were 131% and 231% respectively, well above regulatory requirements. Compared to 1Q26, the all-currency LCR decreased by 7 percentage points due to lower HQLA and higher outflow from wholesale funding. The SGD LCR decreased from previous quarter's 333% largely driven by lower inflow from maturing derivative transactions and lower HQLA.

The Group continues to focus on acquiring stable deposits and on maintaining a mix of HQLA comprising mainly of Level 1 central bank reserves and liquid sovereign bonds. The Asset & Liability Management Desk in Global Markets manages the day-to-day liquidity needs of the Group and is subject to liquidity limits and triggers that serve as risk control on the Group's liquidity exposure.

17.1 Average Group All Currency LCR

For the Quarter ended 30 June 2026

The data presented in the quantitative disclosure are simple averages of daily observations over the quarter. The number of data points in calculating the average figures is 91.

	Group - All Currency (S$ million)	**Total Unweighted Value (Average)**	**Total Weighted Value (Average)**
HQLA			
1	Total HQLA		105,555
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	211,130	17,734
3	Stable deposits	64,498	3,225
4	Less stable deposits	146,632	14,509
5	Unsecured wholesale funding, of which:	161,053	82,199
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	45,923	11,127
7	Non-operational deposits (all counterparties)	104,597	60,539
8	Unsecured debt	10,533	10,533
9	Secured wholesale funding		1,937
10	Additional requirements, of which:	64,537	18,571
11	Outflows related to derivative exposures and other collateral requirements	11,821	11,737
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	52,716	6,834
14	Other contractual funding obligations	1,797	1,797
15	Other contingent funding obligations	23,891	1,269
16	**Total Cash Outflows**		123,507
Cash Inflows			
17	Secured lending (e.g. reverse repos)	5,405	2,050
18	Inflows from fully performing exposures	51,155	30,398
19	Other cash inflows	10,707	10,603
20	**Total Cash Inflows**	67,268	43,051
Total Adjusted Value			
21	**Total HQLA**		105,555
22	**Total NCO**		80,455
23	**LCR (%)**		131

17.2 Average Group SGD LCR

For the Quarter ended 30 June 2026

The data presented in the quantitative disclosure are simple averages of daily observations over the quarter. The number of data points in calculating the average figures is 91.

	Group - SGD (S$ million)	Total Unweighted Value (Average)	Total Weighted Value (Average)
HQLA			
1	Total HQLA		38,381
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	123,844	9,612
3	Stable deposits	55,441	2,772
4	Less stable deposits	68,404	6,840
5	Unsecured wholesale funding, of which:	31,223	12,850
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,494	3,255
7	Non-operational deposits (all counterparties)	17,705	9,571
8	Unsecured debt	24	24
9	Secured wholesale funding		-
10	Additional requirements, of which:	28,209	13,158
11	Outflows related to derivative exposures and other collateral requirements	10,623	10,623
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	17,586	2,536
14	Other contractual funding obligations	1,105	1,105
15	Other contingent funding obligations	2,475	159
16	**Total Cash Outflows**		36,885
Cash Inflows			
17	Secured lending (e.g. reverse repos)	1,112	-
18	Inflows from fully performing exposures	7,235	4,141
19	Other cash inflows	15,649	15,592
20	**Total Cash Inflows**	23,996	19,734
Total Adjusted Value			
21	**Total HQLA**		38,381
22	**Total NCO**		17,151
23	**LCR (%)**		231

18. NET STABLE FUNDING RATIO

The Group is subjected to the NSFR requirements under MAS Notice 652. The Group is required to maintain an all-currency NSFR of at least 100% on an ongoing basis.

NSFR ensures that the Group maintains a stable funding profile in relation to the composition of its assets and off-balance sheet activities. It aims to promote resilience over a longer time horizon by funding its activities with stable sources of funding on an ongoing basis.

The following semi-annual disclosures are made pursuant to the MAS Notice 653 “Net Stable Funding Ratio Disclosure”.

The Group all-currency NSFR for 31 March 2026 and 30 June 2026 were 113% and 109% respectively, above regulatory requirement of 100%. The decrease in NSFR in 2Q 2026 was mainly due to the increase in required stable funding from the growth of loans and securities.

The Group continues to maintain a stable funding structure to support its asset growth. Funding strategies have been put in place to provide effective diversification and stability in funding sources across tenors, products and geographies. Liquidity limits and triggers serve as risk controls on the Group’s funding and liquidity exposure.

30 June 2026

Group - ALL Currency (S$m)		Unweighted value by residual maturity: No Maturity	< 6 months	6 months to <1 yr	≥ 1yr	Weighted value
ASF Item						
1	Capital:	55,623	-	960	5,214	61,317
2	Regulatory capital	55,623	-	-	5,214	60,837
3	Other capital instruments	-	-	960	-	480
4	Retail deposits and deposits from small business customers:	140,281	74,441	2,331	602	199,188
5	Stable deposits	57,543	7,184	20	1	61,511
6	Less stable deposits	82,739	67,258	2,310	601	137,677
7	Wholesale funding:	97,095	183,884	24,435	11,964	99,253
8	Operational deposits	46,007	-	-	-	23,004
9	Other wholesale funding	51,088	183,884	24,435	11,964	76,249
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	6,558		11,504		182
12	NSFR derivative liabilities			3,196		
13	All other liabilities and equity not included in the above categories	6,558	8,126	-	182	182
14	**Total ASF**					359,940
RSF Item						
15	Total NSFR HQLA					11,140
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	13,080	155,042	41,564	243,299	283,981
18	Performing loans to financial institutions secured by Level 1 HQLA	452	5,873	672	-	1,737
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	4,082	33,091	5,566	15,540	24,668
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	5,605	97,444	20,367	133,695	171,286
21	With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk	1,637	5,149	713	1,245	4,825
22	Performing residential mortgages, of which:	237	2,924	2,877	75,786	54,298
23	With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk	177	2,513	2,560	70,207	49,142
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	2,704	15,710	12,082	18,279	31,991
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	23,375		20,402		31,161
27	Physical trade commodities, including gold	1,936				1,646
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			2,075		1,764
29	NSFR derivative assets			6,397		3,201
30	NSFR derivative liabilities before deduction of variation margin posted			5,376		269
31	All other assets not included in the above categories	21,439	4,951	84	1,519	24,282
32	Off-balance sheet items			279,404		2,677
33	**Total RSF**					328,959
34	**NSFR (%)**					109

31 March 2026

	Group - ALL Currency (S$m)	No Maturity	< 6 months	6 months to <1 yr	≥ 1yr	Weighted value
		Unweighted value by residual maturity				
ASF Item						
1	Capital:	56,170	-	-	5,225	61,395
2	Regulatory capital	56,170	-	-	5,225	61,395
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	141,186	76,468	1,313	564	200,905
5	Stable deposits	58,036	7,354	18	-	62,137
6	Less stable deposits	83,150	69,115	1,295	564	138,768
7	Wholesale funding:	94,278	165,860	18,973	9,019	89,061
8	Operational deposits	45,957	-	-	-	22,979
9	Other wholesale funding	48,321	165,860	18,973	9,019	66,082
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	8,040		12,188		175
12	NSFR derivative liabilities			2,924		
13	All other liabilities and equity not included in the above categories	8,040	9,089	-	175	175
14	**Total ASF**					351,536
RSF Item						
15	Total NSFR HQLA					11,828
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	11,827	145,043	42,195	231,576	268,161
18	Performing loans to financial institutions secured by Level 1 HQLA	276	5,533	298	-	1,295
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	5,024	27,810	6,607	14,147	23,643
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	5,283	94,301	20,421	127,846	162,849
21	With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk	1,661	4,080	569	1,267	4,261
22	Performing residential mortgages, of which:	224	3,610	2,272	73,651	52,593
23	With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk	177	2,948	1,891	68,387	47,557
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1,019	13,789	12,598	15,932	27,782
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	21,745		21,371		29,383
27	Physical trade commodities, including gold	1,882				1,599
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			1,987		1,689
29	NSFR derivative assets			6,108		3,184
30	NSFR derivative liabilities before deduction of variation margin posted			5,035		252
31	All other assets not included in the above categories	19,863	6,578	309	1,354	22,659
32	Off-balance sheet items			269,423		2,598
33	**Total RSF**					311,970
34	**NSFR (%)**					113

19. ABBREVIATIONS

These abbreviated terms are used in this document.

Abbreviation	Description
A-IRBA	Advanced Internal Ratings-Based Approach
ADC	Acquisition, Development and Construction
ASF	Available Stable Funding
AT1	Additional Tier 1
BA-CVA	Basic Approach for CVA
CAR	Capital Adequacy Ratio
CCF	Credit Conversion Factor
CCP	Central Counterparty
CCR	Counterparty Credit Risk
CCyB	Countercyclical Buffer
CET1	Common Equity Tier 1
CF	Commodities Finance
CRE	Commercial Real Estate
CRM	Credit Risk Mitigation
CRWA	Credit Risk Weighted Assets
CVA	Credit Valuation Adjustment
D-SIB	Domestic Systemically Important Bank
EAD	Exposure At Default
EL	Expected Losses
EPE	Expected Positive Exposure
FBA	Fall Back Approach
FC(SA)	Financial Collateral Simple Approach
FC(CA)	Financial Collateral Comprehensive Approach
FI	Financial Institution
F-IRBA	Foundation Internal Ratings-Based Approach
G-SIB	Global Systemically Important Bank
HQLA	High-Quality Liquid Assets
HVCRE	High-volatility Commercial Real Estate

19. ABBREVIATIONS (continued)

Abbreviation	Description
IMA	Internal Models Approach
IMM	Internal Models Method
IPRE	Income-Producing Real Estate
IRBA	Internal Ratings-Based Approach
ISIN	International Securities Identification Number
LCR	Liquidity Coverage Ratio
LGD	Loss Given Default
LTA	Look Through Approach
MAS	Monetary Authority of Singapore
MBA	Mandate-Based Approach
MDB	Multilateral Development Bank
NCO	Net Cash Outflow
NII	Net Interest Income
NSFR	Net Stable Funding Ratio
OF	Object Finance
OTC	Over-the-Counter
P3	Pillar 3
PD	Probability of Default
PE/VC	Private Equity and Venture Capital
PF	Project Finance
PSE	Public Sector Entity
QRRE	Qualifying Revolving Retail Exposures
RE	Real Estate
Repo	Repurchase Agreements
RRE	Residential Real Estate
RSF	Required Stable Funding
RWA	Risk Weighted Assets
SA	Standardised Approach
SA-CCR	Standardised Approach for Counterparty Credit Risk

19. **ABBREVIATIONS** (continued)

Abbreviation	Description
SA-CVA	Standardised Approach for Credit Valuation Adjustment
SA(CR)	Standardised Approach for Credit Risk
SA(MR)	Standardised Approach for Market Risk
SSA(MR)	Simplified Standardised Approach for Market Risk
SEC-ERBA	Securitisation External Ratings-Based Approach
SEC-IAA	Securitisation Internal Assessment Approach
SEC-IRBA	Securitisation Internal Ratings-Based Approach
SEC-SA	Securitisation Standardised Approach
SF	Securities Firm
SFT	Securities Financing Transaction
SGD	Singapore Dollars
SL	Specialised Lending
SME	Small Medium Enterprise
STC	Simple, Transparent and Comparable
T1	Tier 1
T2	Tier 2
TEP	Total Eligible Provisions
TLAC	Total Loss-absorbing Capacity
VaR	Value-at-Risk
α	Alpha Factor