IMPORTANT NOTICE

August 6, 2026
To: Holders of DBS
Re: Cash Dividend - **Approximate Rate**

Security Name: DBS
Country of Incorporation: SINGAPORE
CUSIP: 23304Y100
Ratio (Local Shares:DRs): 4:1

	Local Shares	**DRs**
Record Date:	Aug 17, 2026	Aug 17, 2026
Payable Date:	Aug 25, 2026	Sep 04, 2026
Approximate Exchange Rate:	1.2825	
Interim Dividend: Tax exempt	SGD0.81	
Gross Dividend Total:	SGD0.81	USD2.526315
Dividend Fee:		USD0.05
Withholding Rate: 0.00%		USD0.0
Net Dividend Rate:		USD2.476315

Should you have any questions regarding this matter, please contact us at
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

PLEASE SEE INVESTOR DISCLOSURE ON LAST PAGE

BNY is required to include an Approximate Rate in this Notice. It is included solely for the purpose of setting a record date and enabling the exchange to establish an ex-date, and should not be considered more than a placeholder. It is sourced from a third party provider on the day of this Notice. The Approximate Rate is not an indication of, and may be materially different from, the Final Rate. The Final Rate will be included in the Final Notice.

BNY collects fees from DR holders pursuant to the terms and conditions of the DRs and any deposit agreement under which they are issued. From time to time, BNY may make payments to an issuer to reimburse and/or share revenue from the fees collected from DR holders, or waive fees and expenses to an issuer for services provided, generally related to costs and expenses arising out of establishment and maintenance of the DR program. BNY may pay a rebate to brokers in connection with unsponsored DR issuances; brokers may or may not disclose or pass back some or all of such rebate to the DR investor. BNY may also use brokers, dealers or other service providers that are affiliates and that may earn or share fees and commissions.

BNY may execute DR foreign currency transactions itself or through its affiliates, or the Custodian or the underlying Company may execute foreign currency transactions and pay US dollars to BNY. In those instances where it executes DR foreign currency transactions itself or through its affiliates, BNY acts as principal counterparty and not as agent, advisor, broker or fiduciary. In such cases, BNY has no obligation to obtain the most favorable exchange rate, makes no representation that the rate is a favorable rate and will not be liable for any direct or indirect losses associated with the rate. BNY earns and retains revenue on its executed foreign currency transactions based on, among other things, the difference between the rate it assigns to the transaction and the rate that it pays and receives for purchases and sales of currencies when buying or selling foreign currency for its own account. The methodology used by BNY to determine DR conversion rates is available to registered Owners upon request or can be accessed at https://www.adrbny.com/content/dam/adr/documents/fees-and-disclosures-pdf/drs_foreign_exchange_pricing_disclosure.pdf.
In those instances where BNY's Custodian executes DR foreign currency transactions, the Custodian has no obligation to obtain the most favorable exchange rate or to ensure that the method by which the rate will be determined will be the most favorable rate, and BNY makes no representation that the rate is the most favorable rate and will not be liable for any direct or indirect losses associated with the rate. In certain instances, BNY may receive dividends and other distributions from an issuer of securities underlying DRs in U.S. dollars rather than in a foreign currency. In such cases, BNY will not engage in or be responsible for any foreign currency transactions and it makes no representation that the rate obtained by an issuer is the most favorable rate and it will not be liable for any direct or indirect losses associated with the rate.