IMPORTANT NOTICE

November 5, 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:	Nov 16, 2026	Nov 16, 2026
Payable Date:	Nov 24, 2026	Dec 04, 2026
Approximate Exchange Rate:	1.2806	
Interim Dividend: Tax exempt	SGD0.81	
Gross Dividend Total:	SGD0.81	USD2.530064
Dividend Fee:		USD0.05
Withholding Rate: 0.00%		USD0.0
Net Dividend Rate:		USD2.480064

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.

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