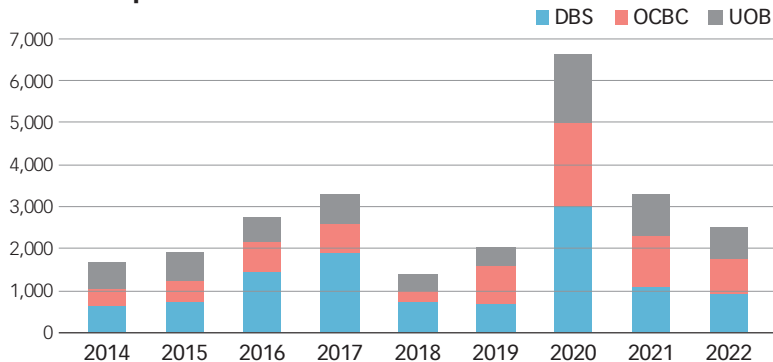


Clearer skies

Loan loss provisions



Singapore banks' capital positions

	CET1 RATIO	MIN CET1 RATIO	2021 DIVIDEND YIELD*	ACTIONS FROM REGULATORS	JAN 5 CLSG PRICE (\$\$)	2019 DPS
DBS	13.9%	9.1%	5.2%	Dividends limited to 60% of the amount paid in 2019	25.4	1.32
OCBC	14.4%	9.1%	5.6%		10.1	0.56
UOB	14.0%	9.1%	5.7%		22.6	1.3

**2021 dividend yield will be calculated assuming dividends return to pre-COVID levels*

NOTE: Data as of January 2021