

Summary of Adjustment Spread (Retail) (SGD)

Adjustment Spread (Retail) (2022)

Month	3M SOR to 3M Compounded SORA	Rates quoted as of 1st business day of the month
Jan 22	0.1517%	03/01/2022
Feb 22	0.1639%	03/02/2022
Mar 22	0.1956%	01/03/2022
Apr 22	0.3276%	01/04/2022
May 22	0.5300%	04/05/2022
June 22	0.7705%	01/06/2022
Jul 2022	1.0063%	01/07/2022
Aug 22	1.2426%	01/08/2022
Sep 22	1.3319%	01/09/2022

Note: Adjustment Spread (Retail) is the average difference between 3M SOR and 3M Compounded SORA over the preceding three months, published on The Association of Banks in Singapore (ABS)'s website on the first business day of each month. Last updated as of 1 Sep 2022 per ABS website.

Disclaimers: This document may contain confidential or proprietary information and no part of this document may be reproduced in any form outside DBS without its prior written consent. Although the information contained herein has been taken from sources that are believed to be accurate as at the original publication date appearing on this document, no warranty or representation is made as to its correctness, completeness or accuracy. Any use of, or reliance on, the contents of this document shall be at your own risk. DBS accepts no liability whatsoever for any direct, indirect or consequential loss arising from or in connection with any use of or reliance on this document or its contents. DBS reserves all its rights in respect of any misuse or unauthorised distribution of this document.



Summary of Adjustment Spread (Retail) (SGD)

Adjustment Spread (Retail) (2021)

Month	3M SOR to 3M Compounded SORA	Rates quoted as of 1st business day of the month
Sep 21	0.0634%	01/09/2021
Oct 21	0.0615%	01/10/2021
Nov 21	0.0746%	01/11/2021
Dec 21	0.1086%	01/12/2021

Note: Adjustment Spread (Retail) is the average difference between 3M SOR and 3M Compounded SORA over the preceding three months, published on The Association of Banks in Singapore's website on the first business day of each month.

Disclaimers: This document may contain confidential or proprietary information and no part of this document may be reproduced in any form outside DBS without its prior written consent. Although the information contained herein has been taken from sources that are believed to be accurate as at the original publication date appearing on this document, no warranty or representation is made as to its correctness, completeness or accuracy. Any use of, or reliance on, the contents of this document shall be at your own risk. DBS accepts no liability whatsoever for any direct, indirect or consequential loss arising from or in connection with any use of or reliance on this document or its contents. DBS reserves all its rights in respect of any misuse or unauthorised distribution of this document.

