



Pillar 3 Disclosures

Leverage Ratio
As at 31 March 2015

DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES

Leverage Ratio

The following disclosures are made pursuant to the Monetary Authority of Singapore ("MAS") Notice to Banks No. 637 "Notice on Risk Based Capital Adequacy Requirements for Banks incorporated in Singapore" ("Notice 637").

1. Leverage Ratio Summary Comparison Table

	Item	Amount In S\$ millions
1	Total consolidated assets as per published financial statements	456,647
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	0
3	Adjustment for fiduciary assets recognised on the balance sheet in accordance with the Accounting Standards but excluded from the calculation of the exposure measure	0
4	Adjustment for derivative transactions	12,007
5	Adjustment for SFTs	618
6	Adjustment for off-balance sheet items	44,742
7	Other adjustments	(4,942)
8	Exposure measure	509,072

2. Leverage Ratio Common Disclosure Template

	Item	Amount In S\$ millions
	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)	428,403
2	Asset amounts deducted in determining Tier 1 capital	(5,417)
3	Total exposure measures of on-balance sheet items (excluding derivative transactions and SFTs)	422,986
	Derivative exposure measures	
4	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins)	10,617
5	Potential future exposure associated with all derivative transactions	18,480
6	Gross-up for derivative collaterals provided where deducted from the balance sheet assets in accordance with the Accounting Standards	0
7	Deductions of receivables for the cash portion of variation margins provided in derivative transactions	0
8	CCP leg of trade exposures excluded	(323)
9	Adjusted effective notional amount of written credit derivatives	3,306
10	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	0
11	Total derivative exposure measures	32,080
	SFT exposure measures	
12	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	8,646
13	Eligible netting of cash payables and cash receivables	0
14	SFT counterparty exposures	618
15	SFT exposure measures where a Reporting Bank acts as an agent in the SFTs.	0
16	Total SFT exposure measures	9,264
	Exposure measures of off-balance sheet items	
17	Off-balance sheet items at notional amount	220,082
18	Adjustments for calculation of exposure measures of off-balance sheet items	(175,340)
19	Total exposure measures of off-balance sheet items	44,742
	Capital and Total exposures	
20	Tier 1 capital	36,108
21	Total exposures	509,072
	Leverage Ratio	
22	Leverage Ratio	7.1%