



Pillar 3 Disclosures

31 March 2017

DBS Group Holdings Ltd
Incorporated in the Republic of Singapore
Company Registration Number: 199901152M

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1 INTRODUCTION

This document contains Pillar 3 disclosures of the Group and is made pursuant to the Monetary Authority of Singapore Notice to Banks No. 637 “Notice on Risk Based Capital Adequacy Requirements for Banks incorporated in Singapore” (“MAS Notice 637”).

The Group views the Basel framework as part of continuing efforts to strengthen its risk management culture and ensure that the Group pursues business growth across segments and markets with the appropriate risk management discipline, practices and processes in place.

For the purpose of calculating its risk-weighted assets, the Group applies the Foundation Internal Ratings-Based Approach to certain wholesale credit exposures, the Advanced Internal Ratings-Based Approach to certain retail credit portfolios and the Standardised Approach to all other credit exposures. The Group applies the respective Standardised Approaches for operational and market risks.

2 SCOPE OF CONSOLIDATION

The Group's capital requirements are based on the principles of consolidation adopted in the preparation of its financial statements. The Group's regulatory scope of consolidation is identical to its accounting scope of consolidation. Refer to the financial statements in the Annual Report for the principles of consolidation adopted and the list of subsidiaries and other consolidated entities.

DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES

3 CAPITAL ADEQUACY

3.1 Capital Resources and Capital Adequacy Ratios

In \$ millions	31 Mar 2017	31 Dec 2016
Share capital	10,898	10,899
Disclosed reserves and others	33,289	31,930
Total regulatory adjustments to Common Equity Tier 1 capital	(4,488)	(3,413)
Regulatory adjustments due to insufficient Additional Tier 1 capital	-	-
Common Equity Tier 1 capital	39,699	39,416
Additional Tier 1 capital instruments ¹	3,356	3,761
Total regulatory adjustments to Additional Tier 1 capital	(1,121)	(2,268)
Tier 1 capital	41,934	40,909
Provisions eligible as Tier 2 capital	1,390	1,263
Tier 2 capital instruments ¹	2,012	2,857
Total regulatory adjustments to Tier 2 capital	-	(2)
Total capital	45,336	45,027
RWA		
Credit RWA	218,378	226,014
Market RWA	35,302	34,037
Operational RWA	18,755	18,567
Total RWA	272,435	278,618
CAR (%)		
Basel III fully phased-in Common Equity Tier 1 ²	14.2	13.3
Common Equity Tier 1	14.6	14.1
Tier 1	15.4	14.7
Total	16.6	16.2
Minimum CAR including Buffer Requirements (%)³		
Common Equity Tier 1	8.0	7.2
Effective Tier 1	9.5	8.7
Effective Total	11.5	10.7
Of which: Buffer Requirements (%)		
Capital Conservation Buffer	1.25	0.625
Countercyclical Buffer	0.2	0.1

Notes:

- As part of the Basel III transition arrangements, regulatory capital recognition of outstanding Additional Tier 1 and Tier 2 capital instruments that no longer meet the minimum criteria is gradually being phased out. Fixing the base at the nominal amount of such instruments outstanding on 1 January 2013, their recognition was capped at 90% in 2013, with this cap decreasing by 10 percentage points in each subsequent year. To the extent a capital instrument is redeemed or amortised after 1 January 2013, the nominal amount serving as the base is not reduced.
- Calculated by dividing Common Equity Tier 1 capital after all regulatory adjustments (e.g., for goodwill and capital investments exceeding certain thresholds) applicable from 1 January 2018 by RWA as at each reporting date.
- Includes minimum Common Equity Tier 1, Tier 1 and Total CAR of 6.5%, 8.0% and 10.0% respectively.

Capital adequacy ratios as at 31 March 2017 were higher as compared to 31 December 2016. Common Equity Tier 1 capital was higher as reserves increased due to higher retained earnings which was partially offset by an increase in regulatory adjustments (pursuant to the Basel III transition arrangements under MAS Notice 637). Tier 2 capital instruments were lower mainly due to the redemption of subordinated notes. Total risk-weighted assets decreased mainly due to changes in exchange rates as well as a decline in derivative exposures and collaterals posted in relation to derivative netting agreements. The Group's leverage ratio stood at 7.9%, well above the minimum 3% envisaged by the Basel Committee.

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3.2 Geographical Distribution of RWA relating to Credit Exposures used in the Countercyclical Capital Buffer

The table below sets out the geographical breakdown of the RWA of private sector credit exposures relevant for the computation of the countercyclical capital buffer.

Country	31 Mar 2017		
	Country-specific requirement (%)	Proportion of relevant Group RWA (%)	Applicable countercyclical buffer requirement (%)
	(A)	(B)	(A) x (B)
Hong Kong	1.25	15.9	0.2
Sweden	1.25	0.1	#

Less than 0.1%

3.3 Capital Adequacy of Significant Banking Subsidiaries

The capital adequacy ratios of each banking subsidiary are calculated in accordance with the regulatory requirements applicable in the country of incorporation, using the approaches available under those requirements. DBS Bank (Hong Kong) Limited and DBS Bank (China) Limited are deemed to be significant banking subsidiaries for the purposes of Pillar 3 disclosures under MAS Notice 637 paragraph 11.3.19.

	31 Mar 2017			
	Total risk-weighted assets (In \$ millions)	Common Equity Tier 1	CAR (%)	
			Tier 1	Total
DBS Bank (Hong Kong) Limited	35,763	16.5	17.2	19.4
DBS Bank (China) Limited	15,452	13.8	13.8	17.0

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4 COMPOSITION OF CAPITAL

4.1 Financial Statements and Regulatory Scope of Consolidation

In \$ millions	31 Mar 2017	
	Amount	Cross Reference to Section 4.2
ASSETS		
Cash and balances with central banks	30,943	
Government securities and treasury bills	39,583	
Due from banks	27,378	
Derivatives	19,037	
Bank and corporate securities	47,052	
of which: PE/VC investments held beyond the relevant holding periods	1	a
Loan and advances to customers	298,440	
of which: Impairment allowances admitted as eligible T2 Capital	(1,390)	b
Other assets	10,749	
of which: Deferred tax assets	313	c
Re-grossing of deferred tax assets and deferred tax liabilities as required under MAS Notice 637	146	d
Associates	878	
of which: Goodwill on acquisition ⁽¹⁾	15	e
Properties and other fixed assets	1,181	
Goodwill and intangibles	5,115	
of which: Goodwill	5,114	f
of which: Intangibles	1	g
TOTAL ASSETS	480,356	
LIABILITIES		
Due to banks	19,028	
Deposits and balances from customers	342,452	
Derivatives	18,101	
Other liabilities	18,534	
Re-grossing of deferred tax assets and deferred tax liabilities as required under MAS Notice 637	146	
Other debt securities	31,668	
Subordinated term debts	2,201	
of which: Instruments issued and eligible for recognition as T2 Capital under transitional arrangements	1,366	h
of which: Instruments issued and eligible for recognition as T2 Capital	646	i
TOTAL LIABILITIES	431,984	
NET ASSETS	48,372	

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4.1 Financial Statements and Regulatory Scope of Consolidation (continued)

In \$ millions	31 Mar 2017	
	Amount	Cross Reference to Section 4.2
EQUITY		
Share capital	10,775	
of which: Amount eligible as CET1 Capital	10,898	j
of which: Treasury shares	(123)	k
Other equity instruments	1,812	l
Other reserves	4,469	m
of which: Cash flow hedge reserve	31	n
Revenue reserves	28,923	o
of which: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk	(17)	p
SHAREHOLDERS' FUNDS	45,979	
Non-controlling interests	2,393	
of which: Instruments issued and eligible for recognition as AT1 Capital under transitional arrangements	1,544	q
of which: Minority interest eligible as CET1 Capital under transitional arrangements	20	r
TOTAL EQUITY	48,372	

⁽¹⁾ Not adjusted for subsequent share of losses or impairment losses.

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4.2 Capital Adequacy and Reconciliation of Regulatory Capital to the Balance Sheet

The following disclosure is made according to the template prescribed in MAS Notice 637 Annex 11E. The column "Amount" shows the amounts used in the computation of the capital adequacy ratios. The column "Amount subject to Pre-Basel III Treatment" shows the amount of each regulatory adjustment that is subject to the treatment specified in the previous capital rules (i.e., according to the cancelled MAS Notice 637 dated 14 December 2007) for the duration of the Basel III transition period. Each of these amounts is taken into the computation of the capital adequacy ratios during the transition period under rows 41A and 56B, as the case may be. For example, during the year 2017, 20% of the regulatory adjustment (i.e., capital deduction) for goodwill is to be taken against Additional Tier 1 (c.f., row 41A) and 80% is to be taken against Common Equity Tier 1 (c.f., row 8). Each 1 January, up to 1 January 2018, the regulatory adjustment to be taken against Common Equity Tier 1 in the first instance (c.f. row 8) increases by 20 percentage points.

The alphabetic cross-references in the column "Cross Reference to Section 4.1" relate to those in reconciliation of the balance sheet in Section 4.1.

Row 64 "Bank-specific buffer requirement" and row 68 "Common Equity Tier 1 available to meet buffers" are not directly comparable. Row 64 is the sum of row 69 and rows 65 to 67. As required, row 68 is the CET1 CAR, less the minimum CET1 CAR requirement (Row 69) and any CET1 CAR used to meet the Tier 1 and Total capital requirements, expressed as a percentage of risk-weighted assets.

MAS Notice 637 specifies the computation of the amount of provisions that may be recognised in Tier 2 capital. General allowances in respect of assets under the standardised approach for credit risk are eligible (row 76), subject to a cap of 1.25% of risk-weighted assets under the standardised approach for credit risk (row 77). General and specific allowances in respect of assets under the internal ratings-based approach exceeding expected loss of these assets are eligible (row 78), subject to a cap of 0.6% of risk-weighted assets under the internal ratings-based approach for credit risk (row 79).

		31 Mar 2017		
In \$ millions		Amount	Amount subject to Pre-Basel III Treatment	Cross Reference to Section 4.1
Common Equity Tier 1 capital: instruments and reserves				
1	Paid-up ordinary shares and share premium (if applicable)	10,898		j
2	Retained earnings	28,923		o
3 [#]	Accumulated other comprehensive income and other disclosed reserves	4,346		k+m
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		
5	Minority interest that meets criteria for inclusion	20	(8)	r
6	Common Equity Tier 1 capital before regulatory adjustments	44,187		
Common Equity Tier 1 capital: regulatory adjustments				
7	Valuation adjustment pursuant to Part VIII of MAS Notice 637	5		
8	Goodwill, net of associated deferred tax liability	4,103	1,026	e+f
9 [#]	Intangible assets, net of associated deferred tax liability	1	-	g
10 [#]	Deferred tax assets that rely on future profitability	367	92	c+d
11	Cash flow hedge reserve	25	6	n
12	Shortfall of TEP relative to EL under IRBA	-	-	
13	Increase in equity capital resulting from securitisation transactions	-	-	
14	Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk	(14)	(3)	p

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In \$ millions	Amount	Amount subject to Pre-BaseI III Treatment	Cross Reference to Section 4.1
15	Defined benefit pension fund assets, net of associated deferred tax liability	-	
16	Investments in own shares	-	
17	Reciprocal cross-holdings in ordinary shares of financial institutions	-	
18	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
19	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake (including insurance subsidiaries) (amount above 10% threshold)	-	
20 [#]	Mortgage servicing rights (amount above 10% threshold)		
21 [#]	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold	-	
23	of which: investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake (including insurance subsidiaries)	-	
24 [#]	of which: mortgage servicing rights		
25 [#]	of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments	1	
26A	PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	1	a
26B	Capital deficits in subsidiaries and associates that are regulated financial institutions	-	
26C	Any other items which the Authority may specify	-	
27	Regulatory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital to satisfy required deductions	-	
28	Total regulatory adjustments to CET1 Capital	4,488	
29	Common Equity Tier 1 capital (CET1)	39,699	
Additional Tier 1 capital: instruments			
30	AT1 capital instruments and share premium (if applicable)	1,812	
31	of which: classified as equity under the Accounting Standards	1,812	
32	of which: classified as liabilities under the Accounting Standards	-	
33	Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)	-	
34	AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	1,544	q
35	of which: instruments issued by subsidiaries subject to phase out	1,544	
36	Additional Tier 1 capital before regulatory adjustments	3,356	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments of financial institutions	-	
39	Investments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
40	Investments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank holds a major stake (including insurance subsidiaries)	-	

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In \$ millions	Amount	Amount subject to Pre-BaseI III Treatment	Cross Reference to Section 4.1
41	National specific regulatory adjustments	1,121	
41A	Regulatory adjustments applied to AT1 Capital in respect of amounts subject to pre-BaseI III treatment	1,121	
	of which: Goodwill, net of associated deferred tax liability	1,026	
	of which: Intangible assets, net of associated deferred tax liability	-	
	of which: Deferred tax assets that rely on future profitability	92	
	of which: Cash flow hedge reserve	6	
	of which: Increase in equity capital resulting from securitisation transactions	-	
	of which: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk	(3)	
	of which: Shortfall of TEP relative to EL under IRBA	-	
	of which: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	-	
	of which: Capital deficits in subsidiaries and associates that are regulated financial institutions	-	
	of which: Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake (incl insurance subsidiaries)	-	
	of which: Investments in Tier 2 capital instruments of unconsolidated financial institutions in which the Reporting Bank holds a major stake (incl insurance subsidiaries)	-	
41B	Any other items which the Authority may specify		
42	Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	1,121	
44	Additional Tier 1 capital (AT1)	2,235	
45	Tier 1 capital (T1 = CET1 + AT1)	41,934	
Tier 2 capital: instruments and provisions			
46	Tier 2 capital instruments and share premium (if applicable)	646	i
47	Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)	-	
48	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	1,366	h
49	of which: instruments issued by subsidiaries subject to phase out	1,366	
50	Provisions	1,390	b
51	Tier 2 capital before regulatory adjustments	3,402	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments of financial institutions	-	
54	Investments in Tier 2 capital instruments of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
55	Investments in Tier 2 capital instruments of unconsolidated financial institutions in which the Reporting Bank holds a major stake (including insurance subsidiaries)	-	-

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In \$ millions	Amount	Amount subject to Pre-Basel III Treatment	Cross Reference to Section 4.1
56	National specific regulatory adjustments	-	
56A	Any other items which the Authority may specify	-	
56B	Regulatory adjustments applied to Tier 2 Capital in respect of amounts subject to pre-Basel III treatment	-	
	of which: Shortfall of TEP relative to EL under IRBA	-	
	of which: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	-	
	of which: Capital deficits in subsidiaries and associates that are regulated financial institutions	-	
	of which: Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake (incl insurance subsidiaries)	-	
	of which: Investments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank holds a major stake (incl insurance subsidiaries)	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	3,402	
59	Total capital (TC = T1 + T2)	45,336	
60	Floor-adjusted total risk-weighted assets (after incorporating the floor adjustment set out in Table 11-3A(m))	272,435	
Capital ratios (as a percentage of floor-adjusted risk-weighted assets)			
61	Common Equity Tier 1 CAR	14.6%	
62	Tier 1 CAR	15.4%	
63	Total CAR	16.6%	
64	Bank-specific buffer requirement	8.0%	
65	of which: capital conservation buffer requirement	1.25%	
66	of which: bank specific countercyclical buffer requirement	0.2%	
67	of which: G-SIB buffer requirement (if applicable)	-	
68	Common Equity Tier 1 available to meet buffers	6.6%	
National minima			
69	Minimum CET1 CAR	6.5%	
70	Minimum Tier 1 CAR	8.0%	
71	Minimum Total CAR	10.0%	
Amounts below the thresholds for deduction (before risk-weighting)			
72	Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	2,805	
73	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake (including insurance subsidiaries)	275	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	

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In \$ millions	Amount	Amount subject to Pre-Basel III Treatment	Cross Reference to Section 4.1
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	517	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	370	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	1,156	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	1,020	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements	2,081	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	219	
84	Current cap on T2 instruments subject to phase out arrangements	2,753	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

For regulatory adjustments, deductions from capital are reported as positive numbers and additions to capital are reported as negative numbers.

Items marked with a hash [#] are elements where a more conservative definition has been applied to MAS Notice 637 relative to those set out under the Basel III capital standards.

Deferred tax assets relating to temporary differences in excess of specified thresholds c.f. row 21 and 25 are to be deducted under the Basel Committee capital rules (paragraph 69). Under MAS Notice 637, they are deducted in total. If Basel Committee capital rules were to be applied, eligible capital would have been \$0.4 billion higher and risk-weighted assets \$1.1 billion higher.

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4.3 Main Features of Capital Instruments

The following disclosures are made solely pursuant to the requirements of MAS Notice 637 Annex 11D. They are not a summary of the terms, do not purport to be complete, and should be read in conjunction with, and are qualified in their entirety by, the relevant transaction documents available at <http://www.dbs.com/investor/capital-disclosures.html>.

31 Mar 2017		DBS Group Holdings Ltd Ordinary Shares	SS\$805,000,000 4.70% Non-Cumulative Non-Convertible Perpetual Capital Securities First Callable in 2019
1	Issuer	DBS Group Holdings Ltd	DBS Group Holdings Ltd
2	Unique identifier	SGX Name: DBS GROUP HOLDINGS LTD ISIN Code: SG1L01001701	SGX Name: DBSGrp4.7%PerCapSec S ISIN Code: SG59H0999851
3	Governing law(s) of the instrument	Singapore	Singapore
Regulatory treatment			
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Additional Tier 1
6	Eligible at Solo/Group/Group & Solo	Group	Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Non-Cumulative Non-Convertible Perpetual Capital Securities
8	Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	SS\$10,898 million	SS\$803 million
9	Par value of instrument (as of most recent reporting date, unless otherwise stated)	NA	SS\$805 million
10	Accounting classification	Shareholders' equity	Shareholders' equity
11	Original date of issuance	9 Mar 1999	3 Dec 2013
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date	NA	03 Jun 2019
	Contingent call dates	NA	Change of Qualification Event, or Tax Event
	Redemption amount	NA	Principal amount together with, subject to certain conditions, accrued but unpaid Distributions
16	Subsequent call dates, if applicable	NA	Optional – Any date after 3 Jun 2019
Coupons/dividends			
17	Fixed or floating dividend/coupon	Discretionary dividend amount	Fixed to floating
18	Coupon rate and any related index	NA	4.70% p.a. up to 3 Jun 2019. 5Y SGD SOR plus 3.061% p.a. thereafter, reset every 5 years
19	Existence of a dividend stopper	NA	Yes
20	Fully discretionary, partially discretionally or mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
30	Write-down feature	No	Yes
31	If write-down, write-down trigger(s)	NA	Contractual write-down. The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer or the DBS Group would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer or the DBS Group would have become non-viable, as determined by the MAS
32	If write-down, full or partial	NA	Fully or partially
33	If write-down, permanent or temporary	NA	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinated to Additional Tier 1 capital instruments	Immediately subordinated to Tier 2 capital instruments
36	Non-compliant transitioned features	No	No
37	If yes, specify non-complaint features	NA	NA

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4.3 Main Features of Capital Instruments (continued)

31 Mar 2017		US\$750,000,000 3.60% Non-Cumulative Non-Convertible Perpetual Capital Securities First Callable in 2021	S\$1,500,000,000 5.75% Non-Cumulative, Non-Convertible, Non-Voting Guaranteed Preference Shares Callable with Step-Up in 2018
1	Issuer	DBS Group Holdings Ltd	DBS Capital Funding II Corporation
2	Unique identifier	SGX Name: DBSGrp 3.6%PerCapSec S ISIN Code: XS1484844656	SGX Name: DBSCAFUNDIICORP\$1.5B5.75%NCPS ISIN Code: SG7R06940349
3	Governing law(s) of the instrument	England: Trust Deed Singapore: Subordination	Cayman Islands: Preference Shares Singapore: Subordinated Guarantee
Regulatory treatment			
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Ineligible
6	Eligible at Solo/Group/Group & Solo	Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Non-Cumulative Non-Convertible Perpetual Capital Securities	Preference Shares
8	Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	S\$1,009 million	S\$1,008 million
9	Par value of instrument (as of most recent reporting date, unless otherwise stated)	US\$750 million	S\$1,500 million
10	Accounting classification	Shareholders' equity	Non-controlling interest in consolidated subsidiary
11	Original date of issuance	7 Sep 2016	27 May 2008
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date	07 Sep 2021	15 Jun 2018
	Contingent call dates	Change of Qualification Event, or Tax Event	Change of Qualification Event, or Tax Event
	Redemption amount	Principal amount together with, subject to certain conditions, accrued but unpaid Distributions	Liquidation Preference together with, subject to certain limitations and qualifications, accrued but unpaid Dividends
16	Subsequent call dates, if applicable	Optional - Any Distribution Payment Date after 7 Sep 2021	Optional - Any Dividend Date after 15 Jun 2018
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	3.60% p.a. up to 7 Sep 2021. 5Y USD Swap Rate plus 2.39% p.a. thereafter, reset every 5 years	5.75% p.a. up to 15 Jun 2018. 3M SGD SOR plus 3.415% p.a. determined quarterly thereafter
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionally or mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or incentive to redeem	No	Yes
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
30	Write-down feature	Yes	No
31	If write-down, write-down trigger(s)	Contractual write-down. The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer or the DBS Group would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer or the DBS Group would have become non-viable, as determined by the MAS	NA
32	If write-down, full or partial	Fully or partially	NA
33	If write-down, permanent or temporary	Permanent	NA
34	If temporary write-down, description of write-up mechanism	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinated to Tier 2 capital instruments	Immediately subordinated to Tier 2 capital instruments
36	Non-compliant transitioned features	No	Yes
37	If yes, specify non-complaint features	NA	(i) has a step-up (ii) has no loss-absorbency at point of non-viability

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4.3 Main Features of Capital Instruments (continued)

31 Mar 2017		\$S\$800,000,000 4.70% Non-Cumulative, Non-Convertible, Non-Voting Preference Shares Callable in 2020	\$S\$250,000,000 3.80% Subordinated Notes due 2028 Callable in 2023 issued pursuant to the US\$30,000,000,000 Global Medium Term Note Programme
1	Issuer	DBS Bank Ltd.	DBS Group Holdings Ltd
2	Unique identifier	SGX Name: DBS S\$800M 4.7% NCPS ISIN Code: SG2C54964409	SGX Name: DBS GRP S\$250M3.8% N280120 ISIN Code: SG71A5000002
3	Governing law(s) of the instrument	Singapore	Singapore
Regulatory treatment			
4	Transitional Basel III rules	Additional Tier 1	Tier 2
5	Post-transitional Basel III rules	Ineligible	Tier 2
6	Eligible at Solo/Group/Group & Solo	Solo and Group	Group
7	Instrument type (types to be specified by each jurisdiction)	Preference Shares	Subordinated Notes
8	Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	S\$536 million	S\$258 million
9	Par value of instrument (as of most recent reporting date, unless otherwise stated)	S\$800 million	S\$250 million
10	Accounting classification	Non-controlling interest in consolidated subsidiary	Liability - amortised cost
11	Original date of issuance	22 Nov 2010	20 Jan 2016
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	No maturity	20 Jan 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date	22 Nov 2020	20 Jan 2023
	Contingent call dates	Change of Qualification Event ⁽¹⁾ , or Tax Event	Change of Qualification Event, or Tax Event
	Redemption amount	Liquidation Preference together with, subject to certain limitations and qualifications, accrued but unpaid Dividends	Principal amount together with accrued but unpaid interest
16	Subsequent call dates, if applicable	Optional – Any date after 22 Nov 2020	Optional – Any Interest Payment Date after 20 Jan 2023
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.70% p.a.	3.80% p.a. up to 20 Jan 2023. 5Y SGD SOR plus 1.10% p.a. thereafter, 1-time reset
19	Existence of a dividend stopper	Yes	No
20	Fully discretionary, partially discretionally or mandatory	Fully discretionary	Mandatory
21	Existence of step up or incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
30	Write-down feature	No	Yes
31	If write-down, write-down trigger(s)	NA	Contractual write-down. The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer or the DBS Group would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer or the DBS Group would have become non-viable, as determined by the MAS
32	If write-down, full or partial	NA	Fully or partially
33	If write-down, permanent or temporary	NA	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinated to Tier 2 capital instruments	Immediately subordinated to senior creditors
36	Non-compliant transitioned features	Yes	No
37	If yes, specify non-complaint features	Has no loss-absorbency at point of non-viability	NA

⁽¹⁾ Change of Qualification Event has occurred and is continuing pursuant to the terms and conditions of the instrument, as the instrument does not qualify in full as capital under MAS Notice 637 with effect from 1 January 2017.

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4.3 Main Features of Capital Instruments (continued)

31 Mar 2017		JPY10,000,000,000 0.918% Subordinated Notes due 2026 issued pursuant to the US\$30,000,000,000 Global Medium Term Note Programme	HK\$1,500,000,000 3.24% Subordinated Notes due 2026 Callable in 2021 issued pursuant to the US\$30,000,000,000 Global Medium Term Note Programme
1	Issuer	DBS Group Holdings Ltd	DBS Group Holdings Ltd
2	Unique identifier	ISIN Code: XS1376555865	SGX Name: DBS GRP HKD1.5B3.24% N260419 ISIN Code: XS1397782860
3	Governing law(s) of the instrument	Singapore	Singapore
Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2
6	Eligible at Solo/Group/Group & Solo	Group	Group
7	Instrument type (types to be specified by each jurisdiction)	Subordinated Notes	Subordinated Notes
8	Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	S\$124 million	S\$264 million
9	Par value of instrument (as of most recent reporting date, unless otherwise stated)	JPY10,000 million	HK\$1,500 million
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	8 Mar 2016	19 Apr 2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	8 Mar 2026	19 Apr 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date	NA	19 Apr 2021
	Contingent call dates	Change of Qualification Event, or Tax Event	Change of Qualification Event, or Tax Event
	Redemption amount	Principal amount together with accrued but unpaid interest	Principal amount together with accrued but unpaid interest
16	Subsequent call dates, if applicable	NA	Optional – Any Interest Payment Date after 19 Apr 2021
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	0.918% p.a.	3.24% p.a. up to 19 Apr 2021. 5Y HKD Swap Rate plus 1.90% p.a. thereafter, 1-time reset
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionally or mandatory	Mandatory	Mandatory
21	Existence of step up or incentive to redeem	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Contractual write-down. The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer or the DBS Group would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer or the DBS Group would have become non-viable, as determined by the MAS	Contractual write-down. The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer or the DBS Group would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer or the DBS Group would have become non-viable, as determined by the MAS
32	If write-down, full or partial	Fully or partially	Fully or partially
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinated to senior creditors	Immediately subordinated to senior creditors
36	Non-compliant transitioned features	No	No
37	If yes, specify non-complaint features	NA	NA

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4.3 Main Features of Capital Instruments (continued)

31 Mar 2017		US\$750,000,000 3.625% Subordinated Notes due 2022 Callable in 2017 issued pursuant to the US\$30,000,000,000 Global Medium Term Note Programme	S\$1,000,000,000 3.10% Subordinated Notes due 2023 Callable in 2018 issued pursuant to the US\$30,000,000,000 Global Medium Term Note Programme
1	Issuer	DBS Bank Ltd.	DBS Bank Ltd.
2	Unique identifier	Regulation S SGX Name: DBS BK US\$750M3.625% N220921R ISIN: US24023DAC83 Rule 144A SGX Name: DBS BK US\$750M3.625% N220921A ISIN: US24023CAC01	SGX Name: DBS BK S\$1B N3.1%230214 ISIN Code: SG6W11984344
3	Governing law(s) of the instrument	England: Trust Deed Singapore: Subordination	Singapore
Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible
6	Eligible at Solo/Group/Group & Solo	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Subordinated Notes	Subordinated Notes
8	Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	S\$885 million	S\$481 million
9	Par value of instrument (as of most recent reporting date, unless otherwise stated)	US\$750 million	S\$508.25 million Please click here for SGX announcement
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	21 Mar 2012	14 Aug 2012
12	Perpetual or dated	Dated	Dated
13	Original maturity date	21 Sep 2022	14 Feb 2023
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date	21 Sep 2017	14 Feb 2018
	Contingent call dates	Change of Qualification Event, or Tax Event	Change of Qualification Event, or Tax Event
	Redemption amount	Principal amount together with accrued but unpaid interest	Principal amount together with accrued but unpaid interest
16	Subsequent call dates, if applicable	Optional – Any Interest Payment Date after 21 Sep 2017	Optional – Any Interest Payment Date after 14 Feb 2018
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	3.625% p.a. up to 21 Sep 2017. 5Y USD Swap Rate plus 2.229% p.a. thereafter, 1-time reset	3.10% p.a. up to 14 Feb 2018. 5Y SGD SOR plus 2.085% p.a. thereafter, 1-time reset
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionally or mandatory	Mandatory	Mandatory
21	Existence of step up or incentive to redeem	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	NA	NA
32	If write-down, full or partial	NA	NA
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinated to senior creditors	Immediately subordinated to senior creditors
36	Non-compliant transitioned features	Yes	Yes
37	If yes, specify non-complaint features	Has no loss-absorbency at point of non-viability	Has no loss-absorbency at point of non-viability

DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES

5 LEVERAGE RATIO

5.1 Leverage Ratio

	31 Mar 2017	31 Dec 2016	30 Sep 2016	30 Jun 2016
Capital and Total exposures (In \$ millions)				
Tier 1 capital	41,934	40,909	40,468	38,730
Total exposures	532,725	532,674	519,221	500,732
Leverage Ratio (%)	7.9	7.7	7.8	7.7

Leverage ratio as at 31 March 2017 increased by 0.2 percentage point to 7.9% as compared to 31 December 2016 mainly due to an increase in Tier 1 Capital arising from higher retained earnings.

5.2 Components of Leverage Ratio

The following tables are disclosed in accordance with the templates prescribed in MAS Notice 637 Annex 11F and 11G.

Leverage Ratio Summary Comparison Table

		31 Mar 2017
		Amount
		(In \$ millions)
Item		
1	Total consolidated assets as per published financial statements	480,356
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	-
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	-
4	Adjustment for derivative transactions	9,518
5	Adjustment for SFTs	135
6	Adjustment for off-balance sheet items	48,342
7	Other adjustments	(5,626)
8	Exposure measure	532,725

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Leverage Ratio Common Disclosure Template

		31 Mar 2017
		Amount
		(In \$ millions)
Item		
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)	452,572
2	Asset amounts deducted in determining Tier 1 capital	(5,626)
3	Total exposure measures of on-balance sheet items (excluding derivative transactions and SFTs)	446,946
Derivative exposure measures		
4	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins)	9,315
5	Potential future exposure associated with all derivative transactions	16,087
6	Gross-up for derivative collaterals provided where deducted from the balance sheet assets in accordance with the Accounting Standards	-
7	Deductions of receivables for the cash portion of variation margins provided in derivative transactions	-
8	CCP leg of trade exposures excluded	-
9	Adjusted effective notional amount of written credit derivatives	3,153
10	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-
11	Total derivative exposure measures	28,555
SFT exposure measures		
12	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	8,747
13	Eligible netting of cash payables and cash receivables	-
14	SFT counterparty exposures	135
15	SFT exposure measures where a Reporting Bank acts as an agent in the SFTs	-
16	Total SFT exposure measures	8,882
Exposure measures of off-balance sheet items		
17	Off-balance sheet items at notional amount	250,545
18	Adjustments for calculation of exposure measures of off-balance sheet items	(202,203)
19	Total exposure measures of off-balance sheet items	48,342
Capital and Total exposures		
20	Tier 1 capital	41,934
21	Total exposures	532,725
Leverage Ratio		
22	Leverage Ratio	7.9%

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6 OVERVIEW OF RISK-WEIGHTED ASSETS

The RWA and capital requirements as at 31 March 2017 are presented in the table below.

In \$ millions	RWA		Minimum capital requirements ⁽¹⁾
	(a)	(b)	(c)
	31 Mar 2017	31 Dec 2016	31 Mar 2017
1 Credit risk (excluding CCR)	192,183	199,144	19,218
2 <i>of which: SA(CR) and SA(EQ)</i>	28,213	32,306	2,821
3 <i>of which: IRBA and IRBA(EQ) for equity exposures under the PD/LGD method</i>	163,970	166,838	16,397
4 CCR	16,030	17,820	1,603
5 <i>of which: Current Exposure Method</i>	7,846	8,935	785
6 <i>of which: CCR Internal Models Method</i>	-	-	-
7 IRBA(EQ) for equity exposures under the simple risk weight method or the IMM	8,360	6,422 ⁽²⁾	836
8 Equity investments in funds – look-through approach	573	-	57
9 Equity investments in funds – mandate-based approach	52	-	5
10 Equity investments in funds – fall-back approach	-	-	-
10a Equity investment in funds – partial use of an approach	-	-	-
11 Unsettled transactions	55	30	6
12 Securitisation exposures in banking book	438	398	44
13 <i>of which: IRBA(SE) - RBM and IAM</i>	#	#	#
14 <i>of which: IRBA(SE) - SF</i>	-	-	-
15 <i>of which: SA(SE)</i>	438	398	44
16 Market risk	35,302	34,037	3,530
17 <i>of which: SA(MR)</i>	35,302	34,037	3,530
18 <i>of which: IMA</i>	-	-	-
19 Operational risk	18,755	18,567	1,876
20 <i>of which: BIA</i>	-	-	-
21 <i>of which: SA(OR)</i>	18,755	18,567	1,876
22 <i>of which: AMA</i>	-	-	-
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	687	2,200	69
24 Floor adjustment	-	-	-
25 Total	272,435	278,618	27,244

Amount below \$0.5m.

⁽¹⁾ Minimum capital requirements in this column correspond to 10% of the RWA in column "(a)" which is 2.0 percentage points higher than the Basel Committee's requirement.

⁽²⁾ Include "Equity investments in funds" pursuant to the MAS Notice 637 requirements before 1 January 2017.

Total risk-weighted assets decreased mainly due to a decline of credit risk-weighted assets (excluding counterparty credit risk). Credit risk-weighted assets (excluding counterparty credit risk) was lower mainly due to changes in exchange rates and lower collaterals posted in relation to derivative netting agreements. Risk-weighted assets for counterparty credit risk decreased due to a decline in the fair value of derivatives. Capital investments in unconsolidated major stake companies that are not financial institutions are risk weighted as equity exposures (instead of deduction against capital) with effect from 1 January 2017, due to changes in the requirements under MAS Notice 637. Consequently, risk-weighted assets for equity exposures increased while those relating to "Amounts below the thresholds for deduction" decreased.

7 ABBREVIATIONS

Abbreviations	Brief Description
AMA	Advanced Measurement Approach
AT1	Additional Tier 1
BIA	Basic Indicator Approach
CAR	Capital Adequacy Ratio
CCR	Counterparty Credit Risk
CET1	Common Equity Tier 1
EL	Expected Loss
IAM	Internal Assessment Method
IMA	Internal Models Approach
IRBA	Internal Ratings-Based Approach
IRBA(EQ)	Internal Ratings-Based Approach for Equity Exposures
IRBA(SE)	Internal Ratings-Based Approach for Securitisation Exposures
LGD	Loss Given Default
MAS	Monetary Authority of Singapore
PD	Probability of Default
PE/VC	Private Equity and Venture Capital
RBM	Ratings-Based Method
RWA	Risk-Weighted Assets
SA	Standardised Approach
SA(CR)	Standardised Approach to Credit Risk
SA(EQ)	Standardised Approach for Equity Exposures
SA(MR)	Standardised Approach to Market Risk
SA(OR)	Standardised Approach to Operational Risk
SA(SE)	Standardised Approach for Securitisation Exposures
SF	Supervisory Formula
TEP	Total Eligible Provisions
T2	Tier 2