

DBS Group Holdings Ltd and its Subsidiary Companies

Consolidated Balance Sheet

As at December 31

In S\$'million	Note	2002	2001 ⁽¹⁾
SHARE CAPITAL			
Share capital	15	1,555	1,538
RESERVES			
Share premium account	16.1	2,163	1,958
Other reserve	16.2	4,271	4,271
Capital redemption reserve	16.3	28	28
Capital reserve	16.4	(19)	24
General reserve	16.5	2,044	1,821
Revenue reserve	16.6	4,403	3,973
		12,890	12,075
SHAREHOLDERS' FUNDS			
		14,445	13,613
MINORITY INTERESTS			
	17	1,018	2,047
LIABILITIES			
Subordinated term debts	18	5,786	6,147
Deposits and balances of banks		4,877	8,446
Deposits and other accounts of non-bank customers	20	101,315	106,771
Other debt securities in issue	19	4,337	3,518
Other borrowings		563	825
Bills payable		522	395
Other liabilities	21	15,990	9,277
Current taxation		402	271
Deferred tax liabilities	23	120	152
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS			
	38	149,375	151,462
ASSETS			
Cash, and balances and placements with central banks		2,187	3,592
Singapore Government securities and treasury bills	24	8,997	9,186
Trading securities	25	9,248	10,778
Balances, placements with, and loans and advances to banks		38,767	41,123
Bills receivable from non-bank customers	26	1,574	1,530
Loans and advances to non-bank customers	26	59,135	66,678
Investment securities	29	8,965	4,400
Other assets	30	9,902	5,665
Associated and joint venture companies	32	521	558
Fixed assets	33	2,261	2,660
Deferred tax assets	23	125	87
Goodwill	34	7,693	5,205
TOTAL ASSETS			
	38, 41	149,375	151,462
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	35	7,276	6,904
Commitments	36	58,602	53,090
		65,878	59,994
Financial derivatives	37	778,767	412,154

⁽¹⁾ Figures for 2001 have been restated to reflect the adoption of Statement of Accounting Standard 12 "Income Taxes"

(see notes on pages 61 to 133, which form part of these financial statements)