

## By the Numbers

|    |   |     |  |
|----|---|-----|--|
| 54 | <b>Consolidated Income Statement</b><br>– DBS Group Holdings Ltd  | 75  | <b>Balance Sheet: Liabilities</b><br>Due to Non-Bank Customers<br>Other Liabilities<br>Other Debt Securities in Issue<br>Subordinated Term Debts |
| 55 | <b>Balance Sheet</b><br>– DBS Group Holdings Ltd  | 77  | <b>Balance Sheet: Share Capital and Reserves</b><br>Share Capital, Share Premium and Treasury Shares<br>Reserves                                 |
| 56 | <b>Consolidated Statement of Changes in Equity</b><br>– DBS Group Holdings Ltd  | 81  | Minority Interests   |
| 57 | <b>Consolidated Statement of Cash Flows</b><br>– DBS Group Holdings Ltd   |     |  |
|    | <b>Notes to the Financial Statements</b>  |     |  |
| 58 | Domicile and Activities   |     |  |
| 58 | Summary of Significant Accounting Policies  |     |  |
| 63 | Effects on Financial Statements on Adoption<br>of New or Revised FRS  | 81  | <b>Off-Balance Sheet Information</b><br>Contingent Liabilities   |
| 65 | Critical Accounting Estimates   | 82  | Commitments<br>Financial Derivatives   |
|    | <b>Income Statement</b>   |     |  |
| 65 | Net Interest Income   | 84  | <b>Additional Information</b><br>Cash and Cash Equivalents<br>Share-Based Compensation Plans   |
| 66 | Net Fee and Commission Income<br>Net Trading Income<br>Net Gain from Non-Trading Investments<br>Other Income<br>Personnel Expenses<br>General and Administrative Expenses<br>Provisions for Credit and Other Losses | 85  | Related Party Transactions   |
| 67 | Income Tax Expense  | 86  | Fair Value of Financial Assets and Liabilities   |
|    | <b>Balance Sheet: Assets</b>  | 87  | Financial Instruments – Usage and Risk Management  |
| 67 | Earnings Per Ordinary Share   | 91  | Concentration Risk   |
| 68 | Cash and Balances with Central Banks<br>Singapore Government Securities and Treasury Bills<br>Other Financial Securities at Fair Value through<br>Profit or Loss<br>Loans and Advances to Customers                 | 92  | Liquidity Risk   |
| 69 | Non-Performing Assets   | 93  | Segmental Reporting  |
| 71 | Non-Trading Investments<br>Securities Pledged<br>Subsidiaries   | 95  | List of Subsidiaries, Joint Ventures and Associates  |
| 72 | Joint Ventures  | 98  | <b>Income Statement – DBS Bank Ltd</b>   |
|    | Investments in Associates   | 99  | <b>Balance Sheet – DBS Bank Ltd</b>  |
| 73 | Goodwill on Consolidation<br>Properties and Other Fixed Assets  | 100 | <b>Notes to the Supplementary Financial Statements</b><br>– DBS Bank Ltd   |
| 74 | Deferred Tax Assets/Liabilities<br>Other Assets   | 103 | <b>Directors' Report</b>   |
|    |   | 108 | <b>Statement by the Directors</b>  |
|    |   | 109 | <b>Report of the Auditors</b>  |
|    |   | 110 | <b>Ten-Year Summary of Operations of DBSH Group</b>  |
|    |   | 111 | <b>Further Information on Directors</b>  |
|    |   | 116 | <b>Shareholding Statistics</b>   |