

# Sustainable Growth as an Asia Banking Specialist

## FINANCIAL SUMMARY – DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES (“DBSH GROUP”)

	2006	2005	2004	2003	2002
<b>Selected Income Items (\$ millions)</b>					
Income	<b>5,438</b>	4,641	4,976	4,265	4,239
Profit before allowances and goodwill charges	<b>3,069</b>	2,615	3,020	2,473	2,429
Net profit attributable to shareholders (excluding goodwill charges)	<b>2,269</b>	1,952	2,435	1,491	1,381
Net profit attributable to shareholders	<b>2,269</b>	824	1,995	1,061	1,103
<b>Selected Balance Sheet Items (\$ millions)</b>					
Total assets	<b>197,372</b>	180,204	175,671	159,479	149,425
Customer loans <sup>(1)</sup>	<b>86,630</b>	79,462	69,659	64,330	60,704
Customer deposits <sup>(1)</sup>	<b>131,373</b>	116,884	113,206	108,041	101,315
Shareholders' funds	<b>18,675</b>	16,724	16,444	14,818	14,241
<b>Per Ordinary Share (\$)</b>					
Basic earnings (excluding goodwill charges)	<b>1.50</b>	1.30	1.63	1.00	0.94
Basic earnings	<b>1.50</b>	0.54	1.33	0.71	0.75
Gross dividend	<b>0.76</b>	0.58	0.40	0.30	0.30
Net book value	<b>12.08</b>	10.87	10.72	9.69	9.30
<b>Selected Ratios (%)</b>					
Return on shareholders' funds (excluding goodwill charges)	<b>12.8</b>	11.8	15.6	10.3	9.9
Return on shareholders' funds	<b>12.8</b>	5.0	12.8	7.3	7.9
Return on assets (excluding goodwill charges)	<b>1.20</b>	1.10	1.45	0.97	0.92
Return on assets	<b>1.20</b>	0.46	1.19	0.69	0.73
Cost-to-income	<b>43.6</b>	43.7	39.3	42.0	42.7
Non-performing loans rate	<b>1.7</b>	2.1	2.5	5.2	6.1
Loss allowance coverage	<b>115</b>	97	89	63	59
Capital adequacy					
Tier I	<b>10.2</b>	10.6	11.3	10.5	10.3
Total	<b>14.5</b>	14.8	15.8	15.1	15.5

(1) Includes financial assets/liabilities at fair value through profit or loss