

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2016 tanggal 8 Agustus 2016 tentang "Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.03/2015 tentang Transparansi Dan Publikasi Laporan Bank" dan Surat Edaran Otoritas Jasa Keuangan No. 43/SEOJK.03/2016 tanggal 28 September 2016 tentang "Transparansi dan Publikasi Laporan Bank Umum Konvensional", maka dibawah ini adalah Laporan Keuangan Konsolidasi DBS Group Holdings Ltd dan anak perusahaannya pada tanggal 30 Juni 2018 dan 31 Desember 2017 dan untuk semester pertama yang berakhir pada tanggal 30 Juni 2018 dan 2017 (tidak diaudit).

DBS GROUP HOLDINGS LTD UNAUDITED BALANCE SHEETS ¹ AS AT 30 JUNE 2018 AND 31 DECEMBER 2017 (in SGD Millions)		
	30-Jun-18	31-Dec-2017 ²
ASSETS		
Cash and balances with central banks	20,959	26,463
Government securities and treasury bills	48,011	39,753
Due from banks	35,692	35,975
Derivatives	18,360	17,585
Bank and corporate securities	55,946	55,589
Loans and advances to customers	338,071	323,099
Other assets	15,647	12,066
Associates	849	783
Subsidiaries	-	-
Properties and other fixed assets	1,294	1,233
Goodwill and intangibles	5,175	5,165
Total Assets	540,004	517,711
Liabilities		
Due to banks	21,462	17,803
Deposits and balances from customers	387,560	373,634
Derivatives	18,893	18,003
Other liabilities	20,704	16,615
Other debt securities	39,700	40,716
Subordinated term debts	3,641	1,138
Total Liabilities	491,960	467,909
Net Assets	48,044	49,802
Equity		
Share capital	11,200	11,082
Other equity instruments	1,812	1,812
Other reserves	3,758	4,256
Revenue reserves	30,444	30,308
Shareholders' funds	47,214	47,458
Non-controlling interests	830	2,344
Total Equity	48,044	49,802

¹ The Group's and the Company's SFRS (I) opening balance sheets on 1 January 2018 are not presented above as there were no material changes from the transition of FRS to SFRS (I)

² Audited

OFF-BALANCE SHEET ITEMS AS AT 30 JUNE 2018 AND 31 DECEMBER 2017 (in SGD Millions)		
	30-Jun-18	31-Dec-2017
Contingent liabilities	25,161	20,819
Commitments ¹	256,733	245,264
Financial Derivatives	2,118,343	1,975,967

¹ Includes commitments that are unconditionally cancellable at any time of \$213,528 million (Dec'17: \$204,338 million).

DBS GROUP HOLDINGS LTD UNAUDITED CONSOLIDATED INCOME STATEMENT FOR THE HALF YEAR ENDED 30 JUNE 2018 AND 2017 (in SGD Millions)		
	30-Jun-18	30-Jun-17
Income		
Interest Income	6,434	5,120
Interest Expense	2,082	1,401
Net interest income	4,352	3,719
Net fee and commission income	1,450	1,301
Net trading income	595	565
Net Income from investment securities	52	197
Other income	114	378
Non-interest income	2,211	2,441
Total income	6,563	6,160
Employee benefits	1,571	1,445
Other expenses	1,261	1,095
Total expenses	2,832	2,540
Profit before allowances	3,731	3,620
Allowances for credit and other losses	269	854
Profit before tax	3,462	2,766
Income tax expense	559	327
Net profit	2,903	2,439
Attributable to:		
Shareholders	2,845	2,375
Non-controlling interests	58	64
	2,903	2,439

DBS GROUP HOLDINGS LTD UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE HALF YEAR ENDED 30 JUNE 2018 AND 2017 (in SGD Millions)		
	30-Jun-18	30-Jun-17
Net profit	2,903	2,439
Other comprehensive income:		
Items that may be reclassified subsequently to income statement:		
Translation differences for foreign operations	56	(136)
Other comprehensive income of associates	2	(5)
Gains (losses) on debt instruments classified at fair value through other comprehensive income ¹ available-for-sale financial assets and others		
Net valuation taken to equity	(343)	427
Transferred to income statement	(40)	(156)
Taxation relating to components of other comprehensive income	35	(12)
Items that will not be reclassified to income statement		
Gains (losses) on equity instruments classified at fair value through other comprehensive income (net of tax) ¹	(40)	-
Fair value change from own credit risk on financial liabilities designated at fair value (net of tax)	35	(110)
Other comprehensive income, net of tax	(295)	8
Total comprehensive income	2,608	2,447
Attributable to:		
Shareholders	2,549	2,384
Non-controlling interests	59	63
	2,608	2,447

¹ Arising from the adoption of SFRS (I) 9 on 1 Jan 2018, realised gains or losses on equity instruments classified as "Fair Value through Other Comprehensive Income" is not reclassified to the income statement. Previously, FRS 39 required realised gains or losses on available-for-sale equity instruments to be reclassified to the income statement.

DBS GROUP HOLDINGS LTD UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE HALF YEAR ENDED 30 JUNE 2018 AND 2017 (in SGD Millions)							
The Group	Attributable to shareholders of the company					Non-controlling interests	Total equity
	Share Capital	Other equity instruments	Other reserves	Revenue reserves	Total Shareholders' funds		
Balance at 1 January 2018	11,082	1,812	4,256	30,308	47,458	2,344	49,802
Impact of adopting SFRS(I) 9 on 1 January 2018	-	-	(86)	95	9	-	9
Balance at 1 January 2018 after adoption of SFRS(I) 9	11,082	1,812	4,170	30,403	47,467	2,344	49,811
Draw-down of reserves upon vesting of performance shares	118	-	(118)	-	-	-	-
Cost of share-based payments	-	-	55	-	55	-	55
Dividends paid to shareholders ¹	-	-	-	(2,857)	(2,857)	-	(2,857)
Dividends paid to non-controlling interests	-	-	-	-	-	(66)	(66)
Change in non-controlling interests	-	-	-	-	-	(7)	(7)
Redemption of preference shares issued by a subsidiary	-	-	-	-	-	(1,500)	(1,500)
Total comprehensive income	-	-	(349)	2,898	2,549	59	2,608
Balance at 30 June 2018	11,200	1,812	3,758	30,444	47,214	830	48,044
Balance at 1 January 2017	10,670	1,812	4,322	27,805	44,609	2,361	46,970
Draw-down of reserves upon vesting of performance shares	105	-	(105)	-	-	-	-
Issue of shares pursuant to Scrip Dividend Scheme	267	-	-	-	267	-	267
Cost of share-based payments	-	-	55	-	55	-	55
Transfers	-	-	78	(78)	-	-	-
Dividends paid to shareholders ¹	-	-	-	(801)	(801)	-	(801)
Dividends paid to non-controlling interests	-	-	-	-	-	(62)	(62)
Change in non-controlling interests	-	-	-	-	-	(7)	(7)
Total comprehensive income	-	-	119	2,265	2,384	63	2,447
Balance at 30 June 2017	11,042	1,812	4,469	29,191	46,514	2,355	48,869

¹ Includes distributions of \$37 million paid on capital securities classified as equity (Jun'17: \$38 million)