X DBS PT BANK DBS INDONESIA



Sesuai dengan Peraturan Bank Indonesia No. 3/22/PBI/2001 tanggal 13 Desember 2001 sebagaimana telah diubah dengan Peraturan Bank Indonesia No. 7/50/PBI/2005 tanggal 29 November 2005 tentang "Transparansi Kondisi Keuangan Bank" dan Peraturan Bank Indonesia No. 14/14/PBI/2012 tanggal 18 Oktober 2012 tentang "Transparansi dan Publikasi Laporan Bank", maka dibawah ini adalah Laporan Keuangan Konsolidasi (Audited) DBS Bank Ltd dan anak perusahaannya pada tanggal dan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2012 dan 2011. DBS Bank Ltd merupakan perusahaan induk dari PT Bank DBS Indonesia.

20122011Assets17,767Cash and balances with central banks17,767Singapore Government securities and treasury bills12,092Due from banks12,603Financial assets at fair value through profit or loss11,1540Positive fair values for financial derivatives17,280Positive fair values for financial derivatives209,395Investments35,567Securites peloged and transferred4,397Investments in associates1,226Modewill assets4947Godwill on consolidation4,402Properties and other fixed assets945Investment properties497Others assetis91Investment properties353,090Jue to banks25,162Due to banks25,162Due to banks25,162Due to banks25,162Due to banks316Deferred tax iabilities316Deferred tax iabilities316Due to banks26,162Due to banks26,162Due to banks316Deferred tax iabilities316Deferred tax iabilities324Other assets316Deferred tax iabilities316Deferred tax iabilities30Due to hon-bank customers10,236Due to holding company32,22,207Billis payable316Due to holding company35,505Starte capital17,096Other reserves33,509Sharehold	DBS BANK LTD AND ITS SUBSIDIARIES CONSOLIDATED BALANCE SHEETS AS AT 31 DECEMBER 2012 AND 2011 (in SGD millions)				
Cash and balances with central banks 17,767 25,300 Singapore Government securities and treasury bills 12,092 12,503 Due from banks 28,808 25,571 Financial assets at fair value through profit or loss 11,540 11,927 Positive fair values for financial derivatives 17,280 21,164 Loans and advances to customers 209,395 194,275 Financial investments 35,567 30,491 Securities pledged and transferred 4,397 2,334 Investments in associates 1,266 4949 Goodwill on consolidation 4,802 4,802 Properties and other fixed assets 945 976 Investment properties 497 372 Deferred tax assets 91 149 Others assets 91 149 Others assets 25,162 27,601 Due to non-bank customers 241,165 218,992 Financial labilities at fair value through profit or loss 7,849 11,912 Negative fair values for financial derivatives 17,532 22,2		2012	2011		
Cash and balances with central banks 17,767 25,300 Singapore Government securities and treasury bills 12,092 12,503 Due from banks 28,808 25,571 Financial assets at fair value through profit or loss 11,540 11,927 Positive fair values for financial derivatives 17,280 21,164 Loans and advances to customers 209,395 194,275 Financial investments 35,567 30,491 Securities pledged and transferred 4,397 2,334 Investments in associates 1,266 4949 Goodwill on consolidation 4,802 4,802 Properties and other fixed assets 945 976 Investment properties 497 372 Deferred tax assets 91 149 Others assets 91 149 Others assets 25,162 27,601 Due to non-bank customers 241,165 218,992 Financial labilities at fair value through profit or loss 7,849 11,912 Negative fair values for financial derivatives 17,532 22,2	Assata				
Singapore Government securities and treasury bills 12,092 12,503 Due from banks 28,808 25,571 Financial assets at fair value through profit or loss 11,540 11,927 Positive fair values for financial derivatives 17,280 21,164 Loars and advances to customers 209,395 194,275 Financial investments 35,567 30,491 Securities pledged and transferred 4,397 2,634 Investments in associates 1,236 949 Goodwill on consolidation 4,802 4,802 Properties and other fixed assets 945 976 Investment properties 91 149 Others assets 9,171 149 Others assets 25,162 27,601 Due to banks 25,162 27,614		17 767	25 300		
Due from banks 28,808 25,571 Financial assets at fair value through profit or loss 11,140 11,927 Positive fair values for financial derivatives 17,280 21,164 Loans and advances to customers 209,395 194,275 Financial investments 35,567 30,491 Securities pledged and transferred 4,397 2,534 Investments in associates 1,236 449 Goodwill on consolidation 4,802 4,802 Properties and other fixed assets 945 976 Investment properties 4497 372 Deferred tax assets 91 149 Otherr assets 8,673 9,751 Total Assets 353,090 340,864 Liabilities 2 21,652 27,601 Due to banks 25,162 27,601 19,192 Negative fair values for financial derivatives 17,532 22,207 19,192 Negative fair values for financial derivatives 17,532 22,207 19,192 Negative fair values for financial derivatives <td></td> <td></td> <td></td>					
Financial assets at fair value through profit or loss 11,540 11,927 Positive fair values for financial derivatives 17,280 21,164 Loans and advances to customers 209,395 194,275 Financial investments 35,567 30,491 Securities pledged and transferred 4,397 2,634 Investments in associates 1,236 494 Goodwill on consolidation 4,802 4,802 Properties and other fixed assets 945 976 Investment properties 497 3722 Deferred tax assets 91 149 Others assets 91 149 Others assets 25,162 27,601 Due to horn-bank customers 241,165 218,992 Financial labilities at fair value through profit or loss 7,849 11,912 Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 254 Current tax liabilities 8450 10,282 Other debt securities in issue 10,236 10,334 Du			I H		
Positive fair values for financial derivatives 17,280 21,164 Loars and advances to customers 209,395 194,275 Financial Investments 35,567 30,491 Securities pledged and transferred 4,397 2,634 Investments in associates 1,236 949 Goodwill on consolidation 4,802 4,802 Properties and other fixed assets 945 976 Investment properties 947 372 Deferred tax assets 91 149 Others assets 8,673 9,761 Total Assets 353,090 340,864 Liabilities 25,162 27,601 Due to banks 24,165 218,992 Financial liabilities of financial derivatives 17,532 22,007 Bills payable 316 2544 36 Current tax liabilities 30 30 30 <					
Loans and advances to customers 209,395 194,275 Financial investments 35,567 30,491 Securities pickged and transferred 4,397 2,634 Investments in associates 1,236 949 Goodvill on consolidation 4,802 4,802 Properties and other fixed assets 945 976 Investment properties 497 372 Deferred tax assets 91 149 Others assets 91 149 Others assets 91 149 Others assets 91 149 Others assets 925,162 27,601 Due to banks 25,162 22,07,601 Due to non-bank customers 241,165 218,992 Financial liabilities 316 254 Oute to banks 17,532 22,207 Bills payable 316 254 Current tax liabilities 8450 10,282 Other as asset 10,236 10,334 Deefered tax liabilities 30 30			· · ·		
Financial investments 35,567 30,491 Securities pledged and transferred 4,397 2,634 Investments in associates 1,266 499 Goodwill on consolidation 4,802 4,802 Properties and other fixed assets 945 976 Investment properties 947 3722 Deferred tax assets 91 149 Others assets 91 149 Others assets 353,090 340,864 Liabilities 25,162 27,601 Due to banks 25,162 27,601 Due to non-bank customers 241,165 218,992 Financial liabilities at fair value through profit or loss 7,849 11,912 Negative fair values for financial derivatives 17,532 22,22,07 Bills payable 30 30 30 Orther det securities in issue 10,236 10,334 Deferred tax liabilities 8,450 10,282 Other det securities in issue 10,236 10,334 Due to holding company 5,505		,	, · ·		
Securities pledged and transferred 4, 397 2,634 Investments in associates 1,236 949 Goodwill conconsidiation 4,802 4,802 Properties and other fixed assets 945 976 Investment properties 4497 372 Deferred tax assets 91 149 Others assets 8,673 9,751 Total Assets 353,090 340,864 Liabilities 25,162 27,601 Due to banks 25,162 27,601 Due to banks 25,162 27,601 Due to non-bank customers 7,849 11,912 Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 254 Current tax liabilities 844 836 Deferred tax liabilities 30 30 Other iabilities 8,450 10,226 Other debt securities in issue 10,236 10,354 Due to holding company 822 1,533 Subordinated term debts 5,5					
Investments in associates 1,236 949 Goodwill on consolidation 4,802 4,802 Properties and other fixed assets 945 976 Investment properties 497 372 Deferred tax assets 91 149 Others assets 91 149 Others assets 353,000 340,684 Liabilities 25,162 27,601 Due to banks 25,162 22,07,601 Due to banks 7,849 11,192 Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 254 Current tax liabilities 84,450 10,282 Other debt securities in issue 10,236 10,334 Due to holding company 822 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,519 31,559 Equity 33,456 29,802 Non-controlling interests 1,743 1,757<					
Goodwill on consolidation 4,802 4,802 Properties and other fixed assets 945 976 Investment properties 497 372 Deferred tax assets 91 149 Others assets 91 149 Others assets 353.090 340.864 Liabilities 353.090 340.864 Liabilities 25,162 27,601 Due to banks 25,5162 278,011 Due to non-bank customers 241,165 218,992 Financial liabilities at fair value through profit or loss 7,849 11,912 Negative fair value sor financial derivatives 17,532 22,976 Bills payable 316 254 6 Current tax liabilities 844 836 0 Deferred tax liabilities 840 10,282 1,533 Other debt securities in issue 10,236 10,334 Due to holding company 822 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891			,		
Properties and other fixed assets 945 976 Investment properties 497 372 Deferred tax assets 91 1499 Others assets 8,673 9,751 Total Assets 353,090 340,864 Liabilities 25,162 27,601 Due to banks 25,162 27,601 Due to banks 241,165 218,992 Financial liabilities at fair value through profit or loss 7,849 11,912 Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 2544 Current tax liabilities 30 30 Other debt securities in issue 10,236 10,354 Dete honding company 822 13,33 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity			4 802		
Investment properties 497 372 Deferred tax assets 91 149 Others assets 8,673 9,761 Total Assets 353,090 340,864 Liabilities 25,162 27,601 Due to banks 25,162 22,07,601 Due to non-bank customers 241,165 218,992 Financial liabilities at fair value through profit or loss 7,849 11,912 Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 254 Current tax liabilities 8,450 10,282 Other deta kiabilities 30 30 Other deta scurities in issue 10,236 10,334 Due to holding company 822 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity 2,857 2,718 Revenue reserves 2,857 2,718 Revenue reserves 33,456 </td <td></td> <td></td> <td>.,</td>			.,		
Deferred tax assets 9 fl 149 Others assets 8,673 9,751 Total Assets 353,090 340,864 Liabilities 25,162 27,601 Due to banks 25,162 27,601 Due to banks 241,165 218,992 Financial liabilities at fair value through profit or loss 7,849 11,912 Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 254 Current tax liabilities 824 836 Deferred tax liabilities 30 30 Other debt securities in issue 10,236 10,334 Due to holding company 8222 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Revenue reserves 2,857 2,718 Revenue reserves 2,857 2,718 Revenue reserves 33,456 29,802 Non-controlling interests 1,743 1,757		497	372		
Total Assets 353,090 340,864 Liabilities 353,090 340,864 Liabilities 25,162 27,601 Due to banks 241,165 218,992 Financial liabilities at fair value through profit or loss 7,849 11,1912 Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 254 Current tax liabilities 824 836 Defered tax liabilities 30 30 Other debt securities in issue 10,236 10,334 Due to holding company 822 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity Share capital 17,096 16,196 Other reserves 2,857 2,718 16,196 Shareholders' funds 33,456 29,802 10,743					
Liabilities 25,162 27,601 Due to banks 25,162 27,601 Due to non-bank customers 241,165 218,992 Financial liabilities at fair value through profit or loss 7,849 11,192 Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 254 Current tax liabilities 824 836 Defered tax liabilities 8,450 10,282 Other debt securities in issue 10,236 10,354 Due to holding company 822 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity 5 5,505 5,304 Name capital 17,096 16,196 Other reserves 2,857 2,718 Revenue reserves 33,456 29,802 Non-controlling interests 1,743 1,757	Others assets	8,673	9,751		
Due to banks 25,162 27,601 Due to non-bank customers 241,165 248,992 Financial liabilities at fair value through profit or loss 7,849 11,912 Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 254 Current tax liabilities 824 836 Deferred tax liabilities 30 30 Other liabilities 8,450 10,282 Other liabilities 8,450 10,282 Other debt securities in issue 10,036 10,554 Due to holding company 822 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity	Total Assets	353,090	340,864		
Due to banks 25,162 27,601 Due to non-bank customers 241,165 248,992 Financial liabilities at fair value through profit or loss 7,849 11,912 Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 254 Current tax liabilities 824 836 Deferred tax liabilities 30 30 Other liabilities 8,450 10,282 Other liabilities 8,450 10,282 Other debt securities in issue 10,036 10,554 Due to holding company 822 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity	Liabilities		-		
Due to non-bank customers 241,165 218,992 Financial liabilities to financial derivatives 7,849 11,192 Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 254 Current tax liabilities 824 836 Deferred tax liabilities 8,450 10,282 Other liabilities in issue 10,236 10,354 Due to holding company 822 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Ret Assets 35,199 31,559 Equity		25 162	27 601		
Financial liabilities at fair value through profit or loss 7,849 11,912 Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 254 Current tax liabilities 824 836 Deferred tax liabilities 30 30 Other liabilities 8450 10,222 Other debt securities in issue 10,236 10,354 Due to holding company 822 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity		., .	,		
Negative fair values for financial derivatives 17,532 22,207 Bills payable 316 2244 Current tax liabilities 824 836 Deferred tax liabilities 30 30 Other liabilities 8,450 100,282 Other liabilities 8,450 100,282 Other debt securities in issue 10,364 10,354 Due to holding company 822 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity		,			
Bills payable 316 254 Current tax liabilities 824 836 Deferred tax liabilities 30 30 Other liabilities 8,450 10,282 Other debt securities in issue 10,236 10,354 Due to holding company 822 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Revenue reserves 35,199 31,559 Equity					
Current tax liabilities 824 836 Deferred tax liabilities 30 30 Other liabilities 8460 10.282 Other debt securities in issue 10,236 10,354 Due to holding company 822 1,533 Subordinated term debts 5.05 5.304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity					
Other liabilities 8,450 10,282 Other debt securities in issue 10,236 10,354 Due to holding company 822 1,533 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity		824	836		
Other debt securities in issue 10,236 10,354 Due to holding company 822 1,333 Subordinated term debts 5,555 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity	Deferred tax liabilities	30	30		
Other debt securities in issue 10,236 10,354 Due to holding company 822 1,333 Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity	Other liabilities	8.450	10.282		
Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity 17,096 16,196 Other reserves 2,857 2,718 Revenue reserves 13,503 10,888 Shareholders' funds 33,456 29,802 Non-controlling interests 1,743 1,757	Other debt securities in issue	.,			
Subordinated term debts 5,505 5,304 Total Liabilities 317,891 309,305 Net Assets 35,199 31,559 Equity 17,096 16,196 Other reserves 2,857 2,718 Revenue reserves 13,503 10,888 Shareholders' funds 33,456 29,802 Non-controlling interests 1,743 1,757	Due to holding company	.,			
Net Assets 35,199 31,559 Equity		5,505	,		
Equity 17,096 16,196 Share capital 17,096 16,196 Other reserves 2,857 2,718 Revenue reserves 13,503 10,888 Shareholders' funds 33,456 29,802 Non-controlling interests 1,743 1,757	Total Liabilities	317,891	309,305		
Share capital 17,096 16,196 Other reserves 2,857 2,718 Revenue reserves 13,503 10,888 Shareholders' funds 33,456 29,802 Non-controlling interests 1,743 1,757	Net Assets	35,199	31,559		
Other reserves 2,857 2,718 Revenue reserves 13,503 10,888 Shareholders' funds 33,456 29,802 Non-controlling interests 1,743 1,757	Equity				
Revenue reserves 13,503 10,888 Shareholders' funds 33,456 29,802 Non-controlling interests 1,743 1,757	Share capital	17,096	16,196		
Shareholders' funds 33,456 29,802 Non-controlling interests 1,743 1,757	Other reserves	2,857	2,718		
Non-controlling interests 1,743 1,757		13,503	10,888		
	Shareholders' funds	33,456	29,802		
Total equity 35,199 31,559	Non-controlling interests	1,743	1,757		
	Total equity	35,199	31,559		

DBS BANK LTD AND ITS SUBSIDIARIES CONSOLIDATED INCOME STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2012 AND 2011 (in SGD millions)

	2012	2011
Income		
Interest Income Interest Expense	7,621 2,336	6,555 1,730
Net interest income	5,285	4,825
Net fee and commission income Net trading income Loss from financial instruments designated at fair value Net income from financial investments Other income	1,579 737 (48) 419 542	1,542 698 (18) 454 130
Total income	8,514	7,631
Expenses Employee benefits Other expenses Allowances for credit and other losses	1,888 1,720 417	1,712 1,585 722
Total expenses	4,025	4,019
Share of profits of associates	124	127
Profit before tax Income tax expense	4,613 588	3,739 443
Net profit for the year	4,025	3,296
Attributable to: Shareholders Non-controlling interests	3,932 93	3,184 112
	4,025	3,296

DBS BANK LTD AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2012 AND 2011 (in SGD millions)

	2012	2011
Net profit for the year	4,025	3,296
Other comprehensive income: Foreign currency translation differences for foreign operations Share of other comprehensive income of associates Available-for-sale financial assets and others : Net valuation taken to equity Transferred to income statement Tax on items taken directly to or transferred from equity	(110) (3) 622 (337) (44)	(39) (1) 398 (425) 31
Other comprehensive income for the year, net of tax	128	(36)
Total comprehensive income	4,153	3,260
Attributable to: Shareholders Non-controlling interests	4,071 82 4,153	3,168 92 3,260

DBS BANK LTD AND ITS SUBSIDIARIES CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2012 AND 2011 (in SGD millions)

	Ordinary shares	Non-cumulative non convertible preference shares	Other reserves	Revenue reserves	Total	Non- controlling interests	Total equity
2012							
Balance at 1 January 2012 Ordinary shares issued Dividends paid to holding company Dividends paid on preference shares Dividends paid to non-controlling interests Total comprehensive income	13,696 900 - - -	2,500 - - - -	2,718 - - - 139	10,888 (1,200) (117) 3,932	29,802 900 (1,200) (117) - 4,071	1,757 - (96) 82	31,559 900 (1,200) (117) (96) 4,153
Balance at 31 December 2012	14,596	2,500	2,857	13,503	33,456	1,743	35,199
2011							
Balance at 1 January 2011 Ordinary shares issued Redemption of preference shares Dividends paid to holding company Dividends paid on preference shares Dividends paid to nno-controlling interests Redemption of preference shares issued by a subsidiary Change in non-controlling interests Total comprehensive income	12,346 1,350 - - - -	3,599 - (1,099) - - - - - -	2,734 - - - - - - - - - - - - - - - - - - -	9,204 (1,350) (150) 3,184	27,883 1,350 (1,099) (1,350) (150) 3,168	2,879 (124) (1,013) (77) 92	30,762 1,350 (1,099) (1,350) (150) (124) (1,013) (77) 3,260
Balance at 31 December 2011	13,696	2,500	2,718	10,888	29,802	1,757	31,559

Singapore, 5 February 2013

Board of Directors DBS BANK LTD