

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 Group Holdings LTD dan anak perusahaannya pada tanggal untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2013 dan 2012. DBS Group Holdings LTD merupakan perusahaan induk dari PT Bank DBS Indonesia.

CONSOLIDATED BALANCE SHEETS AS AT 31 DECEMBER 2013 AND 2012 (in SGD Millions)			CONSOLIDATED INCOME STATEMENT YEAR ENDED 31 DECEMBER 2013 AND 2012 (in SGD Millions)		
	31-Dec-13	31-Dec-12		Year 2013	Year 2012
Assets			Income		
Assets			Interest Income	7,986	7,621
Cash and balances with central banks	18,726	17,772	Interest Expense	2,417	2,336
Government securities and treasury bills	27,497	36,426	Net interest income	5,569	5,285
Due from banks	39,817	29,406	Net fee and commission income	1,885	1,579
Derivatives	17,426	17,280	Net trading income	1,095	689
Bank and corporate securities	33,546	25,448	Net income from investment securities	276	419
Loans and advances to customers	248,654	210,519	Other income	273	542
Others assets	8,925	8,702	Total income	9,098	8,514
Associates	1,166	1,236	Expenses		
Subsidiaries	-	-	Employee benefits	2,065	1,888
Properties and other fixed assets	1,449	1,442	Other expenses	1,853	1,726
Goodwill	4,802	4,802	Allowances for credit and other losses	770	417
Total Assets	402,008	353,033	Total expenses	4,688	4,031
Liabilities			Profit	4,410	4,483
Due to banks	13,572	15,351	Share of profits of associates	79	124
Deposits and balances from customers	292,365	253,464	Profit before tax	4,489	4,607
Derivatives	18,132	17,532	Income tax expense	615	588
Other liabilities	11,594	11,429	Net profit for the year	3,874	4,019
Other debt securities	23,115	13,754	Attributable Net Profit to:		
Subordinated term debts	5,544	5,505	Shareholders	3,672	3,809
Total Liabilities	364,322	317,035	Non-controlling interests	202	210
Net Assets	37,686	35,998		3,874	4,019
Equity			CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME YEAR ENDED 31 DECEMBER 2013 AND 2012 (in SGD Millions)		
Share capital	9,676	9,542		Year 2013	Year 2012
Other equity instruments	803	-	Net profit	3,874	4,019
Other reserves	6,492	7,229	Other comprehensive income :		
Revenue reserves	17,262	14,966	Foreign currency translation differences for foreign operations	(87)	(110)
Shareholders' funds	34,233	31,737	Share of other comprehensive income of associates	(4)	(3)
Non-controlling interests	3,453	4,261	Available-for-sale financial assets and others		
Total Equity	37,686	35,998	Net valuation taken to equity	(542)	622
			Transferred to income statement	(176)	(337)
			Tax on items taken directly to or transferred from equity	41	(44)
			Other comprehensive income, net of tax	(768)	128
			Total comprehensive income	3,106	4,147
			Attributable Comprehensive Income to:		
			Shareholders	2,900	3,948
			Non-controlling interests	206	199
				3,106	4,147

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY YEAR ENDED 31 DECEMBER 2013 AND 2012 (in SGD Millions)							
	Share Capital	Other equity instruments	Other reserves	Revenue reserves	Total	Non-controlling interests	Total equity
Balance at 1 January 2013	9,542	-	7,229	14,966	31,737	4,261	35,998
Purchase of Treasury shares	(28)	-	-	-	(28)	-	(28)
Issue of shares upon exercise of share options	18	-	-	-	18	-	18
Reclassification of reserves upon exercise of share options	4	-	(4)	-	-	-	-
Issuance of new shares pursuant to Scrip Dividend Scheme	103	-	-	-	103	-	103
Cost of share-based payments	-	-	76	-	76	-	76
Draw-down of reserves upon vesting of performance shares	37	-	(37)	-	-	-	-
Issuance of perpetual shares of a subsidiary	-	803	-	-	803	-	803
Purchase of preference shares of a subsidiary	-	-	-	-	-	(805)	(805)
Final dividends paid for previous year	-	-	-	(684)	(684)	-	(684)
Interim dividends paid for current year	-	-	-	(692)	(692)	-	(692)
Dividends paid to non-controlling interests	-	-	-	-	-	(209)	(209)
Total comprehensive income	-	-	(772)	3,672	2,900	206	3,106
Balance at 31 December 2013	9,676	803	6,492	17,262	34,233	3,453	37,686
Balance at 1 January 2012	9,196	-	7,075	12,523	28,794	4,275	33,069
Issue of shares upon exercise of share options	25	-	-	-	25	-	25
Reclassification of reserves upon exercise of share options	2	-	(2)	-	-	-	-
Issuance of new shares pursuant to Scrip Dividend Scheme	268	-	-	-	268	-	268
Cost of share-based payments	-	-	68	-	68	-	68
Draw-down of reserves upon vesting of performance shares	51	-	(51)	-	-	-	-
Final dividends paid for previous year	-	-	-	(677)	(677)	-	(677)
Interim dividends paid for current year	-	-	-	(689)	(689)	-	(689)
Dividends paid to non-controlling interests	-	-	-	-	-	(213)	(213)
Total comprehensive income	-	-	139	3,809	3,948	199	4,147
Balance at 31 December 2012	9,542	-	7,229	14,966	31,737	4,261	35,998

Singapore, 13 February 2014

Board of Directors
DBS Group Holdings Ltd