

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2016 tanggal 8 Agustus 2016 tentang "Pembahasan 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 (Audited) DBS Group Holdings LTD dan anak perusahaannya pada tanggal dan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2016 dan 2015. DBS Group Holdings LTD merupakan perusahaan induk dari PT Bank DBS Indonesia.

DBS GROUP HOLDINGS LTD AUDITED CONSOLIDATED BALANCE SHEETS AS AT 31 DECEMBER 2016 AND 31 DECEMBER 2015 (in SGD Millions)		
	31-Dec-16	31-Dec-15
ASSETS		
Cash and balances with central banks	26,840	18,829
Government securities and treasury bills	33,401	34,501
Due from banks	30,018	38,285
Derivatives	25,757	23,631
Bank and corporate securities	45,417	40,073
Loans and advances to customers	301,516	283,289
Other assets	11,042	11,562
Associates	890	1,000
Subsidiaries	-	-
Properties and other fixed assets	1,572	1,547
Goodwill and intangibles	5,117	5,117
TOTAL ASSETS	481,570	457,834
LIABILITIES		
Due to banks	15,915	18,251
Deposits and balances from customers	347,446	320,134
Derivatives	24,497	22,145
Other liabilities	15,895	12,404
Other debt securities	27,745	38,078
Subordinated term debts	3,102	4,026
TOTAL LIABILITIES	434,600	415,038
NET ASSETS	46,970	42,796
EQUITY		
Share capital	10,670	10,114
Other equity instruments	1,812	803
Other reserves	4,322	6,705
Revenue reserves	27,805	22,752
SHAREHOLDERS' FUNDS	44,609	40,374
Non-controlling interests	2,361	2,422
TOTAL EQUITY	46,970	42,796
Off-balance Sheet Items		
Contingent liabilities	22,714	19,901
Commitments ^{1/}	235,951	220,491
Financial Derivatives	2,070,543	2,069,594

DBS GROUP HOLDINGS LTD AUDITED CONSOLIDATED INCOME STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2016 AND 2015 (in SGD Millions)		
	Year 2016	Year 2015
Income		
Interest income	9,748	9,644
Interest expense	2,443	2,544
Net interest income	7,305	7,100
Net fee and commission income	2,331	2,144
Net trading income	1,357	1,204
Net income from investment securities	330	339
Other income	166	150
Non-interest income	4,184	3,837
Total income	11,489	10,937
Employee benefits	2,725	2,651
Other expenses	2,247	2,249
Total expenses	4,972	4,900
Profit before allowances	6,517	6,037
Allowances for credit and other losses	1,434	743
Profit before tax	5,083	5,294
Income tax expense	723	727
Net profit	4,360	4,567
Attributable to:		
Shareholders	4,238	4,454
Non-controlling interests	122	113
	4,360	4,567

AUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2016 AND 2015 (in SGD Millions)		
	Year 2016	Year 2015
Net profit	4,360	4,567
Other comprehensive income^{1/}:		
Foreign currency translation differences for foreign operations	27	29
Share of other comprehensive income of associates	(6)	2
Available-for-sale financial assets and others		
Net valuation taken to equity	129	(218)
Transferred to income statement	(187)	61
Tax on items taken directly to or transferred from equity	12	7
Other comprehensive income, net of tax	(25)	(119)
Total comprehensive income	4,335	4,448
Attributable to:		
Shareholders	4,214	4,327
Non-controlling interests	121	121
	4,335	4,448

^{1/} Includes commitments that are unconditionally cancellable at any time of \$193,016 million (Dec'15: \$183,125 million).

^{1/} Items recorded in "Other Comprehensive Income" above will be reclassified to the income statement when specific conditions are met (e.g. when foreign operations or available-for-sale financial assets are disposed).

AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2016 AND 2015 (in SGD Millions)							
	Share Capital	Other equity instruments	Other reserves	Revenue reserves	Total	Non-controlling interests	Total equity
Balance at 1 January 2016	10,114	803	6,705	22,752	40,374	2,422	42,796
Purchase of treasury shares	(60)	-	-	-	(60)	-	(60)
Draw-down of reserves upon vesting of performance shares	108	-	(108)	-	-	-	-
Issue of shares pursuant to Scrip Dividend Scheme	508	-	-	-	508	-	508
Issue of perpetual capital securities	-	1,009	-	-	1,009	-	1,009
Cost of share-based payments	-	-	109	-	109	-	109
Dividends paid to shareholders ^{1/}	-	-	-	(1,545)	(1,545)	-	(1,545)
Dividends paid to non-controlling interests	-	-	-	-	-	(124)	(124)
Transfers	-	-	(2,360)	2,360	-	-	-
Change in non-controlling interests	-	-	-	-	-	(58)	(58)
Total comprehensive income	-	-	(24)	4,238	4,214	121	4,335
Balance at 31 December 2016	10,670	1,812	4,322	27,805	44,609	2,361	46,970
Balance at 1 January 2015	10,171	803	6,894	19,840	37,708	2,498	40,206
Purchase of treasury shares	(258)	-	-	-	(258)	-	(258)
Draw-down of reserves upon vesting of performance shares	86	-	(86)	-	-	-	-
Issue of shares upon exercise of share options	4	-	-	-	4	-	4
Reclassification of reserves upon exercise of share options	1	-	(1)	-	-	-	-
Issue of shares pursuant to Scrip Dividend Scheme	110	-	-	-	110	-	110
Cost of share-based payments	-	-	103	-	103	-	103
Acquisition of non-controlling interests	-	-	(78)	-	(78)	(72)	(150)
Dividends paid to shareholders ^{1/}	-	-	-	(1,542)	(1,542)	-	(1,542)
Dividends paid to non-controlling interests	-	-	-	-	-	(125)	(125)
Total comprehensive income	-	-	(127)	4,454	4,327	121	4,448
Balance at 31 December 2015	10,114	803	6,705	22,752	40,374	2,422	42,796

^{1/} Includes distributions paid on capital securities classified as equity