

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2015 tanggal 31 Maret 2015 tentang "Transparansi dan Publikasi Laporan Bank" dan Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2015 tanggal 17 April 2015 tentang "Transparansi dan Publikasi Laporan Bank Umum Konvensional", maka dibawah ini adalah Laporan Keuangan Konsolidasi DBS Group Holdings Ltd dan anak perusahaannya pada tanggal dan untuk semester pertama yang berakhir pada tanggal 30 Juni 2015 dan 2014 (tidak diaudit) serta Laporan Keuangan tanggal 31 Desember 2014 (diaudit).

UNAUDITED CONSOLIDATED BALANCE SHEETS AS AT 30 JUNE 2015 AND 31 DECEMBER 2014 (in SGD Millions)			UNAUDITED CONSOLIDATED INCOME STATEMENT FOR THE HALF YEAR ENDED 30 JUNE 2015 AND 2014 (in SGD Millions)		
	30-Jun-15	31-Dec-14 ^{1/}		30-Jun-15	30-Jun-14
Assets			Income		
Cash and balances with central banks	17,015	19,517	Income		
Government securities and treasury bills	39,723	29,694	Interest Income	4,776	4,347
Due from banks	28,882	42,263	Interest Expense	1,343	1,302
Derivatives	16,694	16,995	Net interest income	3,433	3,045
Bank and corporate securities	39,246	37,763	Net fee and commission income	1,142	1,013
Loans and advances to customers	280,071	275,588	Net trading income	629	538
Other assets	11,047	11,249	Net Income from investment securities	282	100
Associates and joint venture	986	995	Other income	76	266
Subsidiaries	-	-	Total income	5,562	4,962
Properties and other fixed assets	1,476	1,485	Expenses		
Goodwill and intangibles	5,117	5,117	Employee benefits	1,341	1,111
Total Assets	440,257	440,666	Other expenses	1,058	984
Liabilities			Allowances for credit and other losses	318	279
Due to banks	18,509	16,176	Total expenses	2,717	2,374
Deposits and balances from customers	305,913	317,173	Operating profit after allowances	2,845	2,588
Derivatives	16,504	18,755	Share of profits of associates and joint venture	14	64
Other liabilities	18,042	11,728	Profit before tax	2,859	2,652
Other debt securities	35,730	31,963	Income tax expense	412	379
Subordinated term debts	3,966	4,665	Net profit	2,447	2,273
Total Liabilities	398,664	400,460	Attributable to:		
Net Assets	41,593	40,206	Shareholders	2,386	2,200
Equity			Non-controlling interests	61	73
Share capital	10,263	10,171	Total	2,447	2,273
Other equity instruments	803	803	UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
Other reserves	6,647	6,894	FOR THE HALF YEAR ENDED 30 JUNE 2015 AND 2014		
Revenue reserves	21,455	19,840	(in SGD Millions)		
Shareholders' funds	39,168	37,708		30-Jun-15	30-Jun-14
Non-controlling interests	2,425	2,498	Net profit	2,447	2,273
Total Equity	41,593	40,206	Other comprehensive income ^{1/} :		
Off-balance Sheet Items			Foreign currency translation differences for foreign operations	(3)	(3)
Contingent liabilities	20,017	22,231	Share of other comprehensive income of associates and joint venture	-	5
Commitments ^(a)	202,661	188,227	Available-for-sale financial assets and others		
Financial Derivatives	2,029,297	1,877,157	Net valuation taken to equity	(66)	341
			Transferred to income statement	(64)	(39)
			Tax on items taken directly to or transferred from equity	(2)	(13)
			Other comprehensive income, net of tax	(135)	291
			Total comprehensive income	2,312	2,564
			Attributable to:		
			Shareholders	2,251	2,493
			Non-controlling interests	61	71
			Total	2,312	2,564

^{1/} Audited

^(a) Includes commitments that are unconditionally cancellable at any time of \$163,885 million (Jun 2015) and \$151,854 million (Dec 2014).

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

UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE HALF YEAR ENDED 30 JUNE 2015 AND 2014 (in SGD Millions)							
	Share Capital	Other equity instruments	Other reserves	Revenue reserves	Total	Non-controlling interests	Total equity
Balance at 1 January 2015	10,171	803	6,894	19,840	37,708	2,498	40,206
Purchase of treasury shares	(77)	-	-	-	(77)	-	(77)
Draw-down of reserves upon vesting of performance shares	84	-	(84)	-	-	-	-
Issue of shares pursuant to Scrip	4	-	-	-	4	-	4
Reclassification of reserves upon exercise of share options	1	-	(1)	-	-	-	-
Issue of shares pursuant to Scrip	-	-	-	-	-	-	-
Dividend Scheme	80	-	-	-	80	-	80
Cost of share-based payments	-	-	51	-	51	-	51
Acquisition of non-controlling interests	-	-	(78)	-	(78)	(72)	(150)
Dividends paid to shareholders ^{1/}	-	-	-	(771)	(771)	-	(771)
Dividends paid to non-controlling interests	-	-	-	-	-	(62)	(62)
Total comprehensive income	-	-	(135)	2,386	2,251	61	2,312
Balance at 30 June 2015	10,263	803	6,647	21,455	39,168	2,425	41,593
Balance at 1 January 2014	9,676	803	6,492	17,262	34,233	3,453	37,686
Purchase of treasury shares	(79)	-	-	-	(79)	-	(79)
Draw-down of reserves upon vesting of performance shares	67	-	(67)	-	-	-	-
Issue of shares upon exercise of share options	13	-	-	-	13	-	13
Reclassification of reserves upon exercise of share options	3	-	(3)	-	-	-	-
Issue of shares pursuant to Scrip	-	-	-	-	-	-	-
Dividend Scheme	242	-	-	-	242	-	242
Cost of share-based payments	-	-	40	-	40	-	40
Redemption of preference shares of a subsidiary	-	-	-	-	-	(895)	(895)
Dividends paid to shareholders ^{1/}	-	-	-	(754)	(754)	-	(754)
Dividends paid to non-controlling interests	-	-	-	-	-	(79)	(79)
Total comprehensive income	-	-	293	2,200	2,493	71	2,564
Balance at 30 June 2014	9,922	803	6,755	18,708	36,188	2,550	38,738

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