

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 2016 dan 2015 (tidak diaudit) serta Laporan Keuangan pada tanggal 31 Desember 2015 (diaudit).

BALANCE SHEETS AS AT 30 JUNE 2016 AND 31 DECEMBER 2015 (in SGD Millions)		
	30-Jun-16	31-Dec-2015 <sup>1/</sup>
<b>ASSETS</b>		
Cash and balances with central banks	14,438	18,829
Government securities and treasury bills	36,550	34,501
Due from banks	29,048	38,285
Derivatives	22,033	23,631
Bank and corporate securities	44,878	40,073
Loans and advances to customers	284,814	283,289
Other assets	11,600	11,562
Associates	900	1,000
Subsidiaries	-	-
Properties and other fixed assets	1,510	1,547
Goodwill and intangibles	5,115	5,117
<b>Total Assets</b>	<b>450,886</b>	<b>457,834</b>
<b>Liabilities</b>		
Due to banks	17,499	18,251
Deposits and balances from customers	310,098	320,134
Derivatives	21,458	22,145
Other liabilities	18,341	12,404
Other debt securities	34,759	38,078
Subordinated term debts	4,019	4,026
<b>Total Liabilities</b>	<b>406,174</b>	<b>415,038</b>
<b>Net Assets</b>	<b>44,712</b>	<b>42,796</b>
<b>Equity</b>		
Share capital	10,442	10,114
Other equity instruments	803	803
Other reserves	6,873	6,705
Revenue reserves	24,236	22,752
<b>Shareholders' funds</b>	<b>42,354</b>	<b>40,374</b>
Non-controlling interests	2,358	2,422
<b>Total Equity</b>	<b>44,712</b>	<b>42,796</b>
<b>Off-balance Sheet Items</b>		
Contingent liabilities	18,517	19,901
Commitments <sup>2/</sup>	221,579	220,491
Financial Derivatives	1,998,125	2,069,594

<sup>1/</sup> Audited

<sup>2/</sup> Includes commitments that are unconditionally cancellable at any time of \$180,475 million (Mar'16: \$181,815 million, Dec'15: \$183,125 million, Jun'15: \$163,885 million).

CONSOLIDATED INCOME STATEMENT FOR THE HALF YEAR ENDED 30 JUNE 2016 AND 2015 (in SGD Millions)		
	30-Jun-16	30-Jun-15
<b>Income</b>		
Interest income	4,865	4,776
Interest expense	1,199	1,343
<b>Net interest income</b>	<b>3,666</b>	<b>3,433</b>
Net fee and commission income	1,202	1,142
Net trading income	622	629
Net income from investment securities	202	282
Other income	92	90
<b>Non-interest income</b>	<b>2,118</b>	<b>2,143</b>
<b>Total income</b>	<b>5,784</b>	<b>5,576</b>
Employee benefits	1,389	1,341
Other expenses	1,161	1,058
<b>Total expenses</b>	<b>2,550</b>	<b>2,399</b>
<b>Profit before allowances</b>	<b>3,234</b>	<b>3,177</b>
Allowances for credit and other losses	536	318
<b>Profit before tax</b>	<b>2,698</b>	<b>2,859</b>
Income tax expense	385	412
<b>Net profit</b>	<b>2,313</b>	<b>2,447</b>
Attributable to:		
Shareholders	2,254	2,386
Non-controlling interests	59	61
	<b>2,313</b>	<b>2,447</b>

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE HALF YEAR ENDED 30 JUNE 2016 AND 2015 (in SGD Millions)		
	30-Jun-16	30-Jun-15
<b>Net profit</b>	<b>2,313</b>	<b>2,447</b>
<b>Other comprehensive income <sup>1/</sup>:</b>		
Foreign currency translation differences for foreign operations	(208)	(3)
Share of other comprehensive income of associates	(7)	-
Available-for-sale financial assets and others		
Net valuation taken to equity	541	(105)
Transferred to income statement	(94)	(25)
Tax on items taken directly to or transferred from equity	(14)	(2)
<b>Other comprehensive income, net of tax</b>	<b>218</b>	<b>(135)</b>
<b>Total comprehensive income</b>	<b>2,531</b>	<b>2,312</b>
Attributable to:		
Shareholders	2,475	2,251
Non-controlling interests	56	61
	<b>2,531</b>	<b>2,312</b>

<sup>1/</sup> 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.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE HALF YEAR ENDED 30 JUNE 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	(28)	-	-	-	(28)	-	(28)
Draw-down of reserves upon vesting of performance shares	107	-	(107)	-	-	-	-
Issue of shares pursuant to Scrip Dividend Scheme	249	-	-	-	249	-	249
Cost of share-based payments	-	-	54	-	54	-	54
Dividends paid to shareholders <sup>1/</sup>	-	-	-	(770)	(770)	-	(770)
Dividends paid to non-controlling interests	-	-	-	-	-	(62)	(62)
Change in non-controlling interests	-	-	-	-	-	(58)	(58)
Total comprehensive income	-	-	221	2,254	2,475	56	2,531
<b>Balance at 30 June 2016</b>	<b>10,442</b>	<b>803</b>	<b>6,873</b>	<b>24,236</b>	<b>42,354</b>	<b>2,358</b>	<b>44,712</b>
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 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	80	-	-	-	80	-	80
Cost of share-based payments	-	-	51	-	51	-	51
Acquisition of non-controlling interests	-	-	(78)	-	(78)	(72)	(150)
Dividends paid to shareholders <sup>1/</sup>	-	-	-	(771)	(771)	-	(771)
Dividends paid to non-controlling interests	-	-	-	-	-	(62)	(62)
Total comprehensive income	-	-	(135)	2,386	2,251	61	2,312
<b>Balance at 30 June 2015</b>	<b>10,263</b>	<b>803</b>	<b>6,647</b>	<b>21,455</b>	<b>39,168</b>	<b>2,425</b>	<b>41,593</b>

<sup>1/</sup> Includes distributions paid on capital securities classified as equity