

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 2014 dan 2013. DBS Group Holdings LTD merupakan perusahaan induk dari PT Bank DBS Indonesia.

CONSOLIDATED BALANCE SHEETS AS AT 31 DECEMBER 2014 AND 2013 (in SGD Millions)			CONSOLIDATED INCOME STATEMENT YEAR ENDED 31 DECEMBER 2014 AND 2013 (in SGD Millions)		
	31-Dec-14	31-Dec-13		Year 2014	Year 2013
<b>Assets</b>			<b>Income</b>		
Cash and balances with central banks	19,517	18,726	Interest Income	8,948	7,986
Government securities and treasury bills	29,694	27,497	Interest Expense	2,627	2,417
Due from banks	42,263	39,817	<b>Net interest income</b>	<b>6,321</b>	<b>5,569</b>
Derivatives	16,995	17,426	Net fee and commission income	2,027	1,885
Bank and corporate securities	37,763	33,546	Net trading income	901	1,095
Loans and advances to customers	275,588	248,654	Net Income from investment securities	274	276
Other assets	11,249	8,925	Other income	293	273
Associates and joint venture	995	1,166	<b>Total income</b>	<b>9,816</b>	<b>9,098</b>
Subsidiaries	-	-	<b>Expenses</b>		
Properties and other fixed assets	1,485	1,449	Employee benefits	2,294	2,065
Goodwill and intangibles	5,117	4,802	Other expenses	2,036	1,853
<b>Total Assets</b>	<b>440,666</b>	<b>402,008</b>	Allowances for credit and other losses	667	770
<b>Liabilities</b>			<b>Total expenses</b>	<b>4,997</b>	<b>4,688</b>
Due to banks	16,176	13,572	Operating profit after allowances	4,819	4,410
Deposits and balances from customers	317,173	292,365	Share of profits of associates and joint venture	79	79
Derivatives	18,755	18,132	<b>Profit before tax</b>	<b>4,898</b>	<b>4,489</b>
Other liabilities	11,728	11,594	Income tax expense	713	615
Other debt securities	31,963	23,115	<b>Net profit</b>	<b>4,185</b>	<b>3,874</b>
Subordinated term debts	4,665	5,544	Attributable to:		
<b>Total Liabilities</b>	<b>400,460</b>	<b>364,322</b>	Shareholders	4,046	3,672
<b>Net Assets</b>	<b>40,206</b>	<b>37,686</b>	Non-controlling interests	139	202
<b>Equity</b>			<b>Total</b>	<b>4,185</b>	<b>3,874</b>
Share capital	10,171	9,676	<b>CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME</b>		
Other equity instruments	803	803	<b>YEAR ENDED 31 DECEMBER 2014 AND 2013</b>		
Other reserves	6,894	6,492	<b>(in SGD Millions)</b>		
Revenue reserves	19,840	17,262		Year 2014	Year 2013
<b>Shareholders' funds</b>	<b>37,708</b>	<b>34,233</b>	<b>Net profit</b>	<b>4,185</b>	<b>3,874</b>
Non-controlling interests	2,498	3,453	Other comprehensive income <sup>1/</sup> :		
<b>Total Equity</b>	<b>40,206</b>	<b>37,686</b>	Foreign currency translation differences for foreign operations	96	(87)
			Share of other comprehensive income of associates and joint venture	7	(4)
			Available-for-sale financial assets and others		
			Net valuation taken to equity	467	(542)
			Transferred to income statement	(165)	(176)
			Tax on items taken directly to or transferred from equity	(14)	41
			<b>Other comprehensive income, net of tax</b>	<b>391</b>	<b>(768)</b>
			<b>Total comprehensive income</b>	<b>4,576</b>	<b>3,106</b>
			Attributable to:		
			Shareholders	4,432	2,900
			Non-controlling interests	144	206
			<b>Total</b>	<b>4,576</b>	<b>3,106</b>

Note :  
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.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY YEAR ENDED 31 DECEMBER 2014 AND 2013 (in SGD Millions)							
	Share capital	Other equity instruments	Other reserves	Revenue reserves	Total	Non-controlling interests	Total equity
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	68	-	(68)	-	-	-	-
Issue of shares upon exercise of share options	13	-	-	-	13	-	13
Reclassification of reserves upon exercise of share options	4	-	(4)	-	-	-	-
Issue of shares pursuant to Scrip Dividend Scheme	489	-	-	-	489	-	489
Cost of share-based payments	-	-	88	-	88	-	88
Redemption of preference shares of a subsidiary	-	-	-	-	-	(895)	(895)
Dividends paid to shareholders <sup>1/</sup>	-	-	-	(1,468)	(1,468)	-	(1,468)
Dividends paid to non-controlling interests	-	-	-	-	-	(141)	(141)
Change in non-controlling interests	-	-	-	-	-	(63)	(63)
<b>Total comprehensive income</b>	-	-	386	4,046	4,432	144	4,576
<b>Balance at 31 December 2014</b>	<b>10,171</b>	<b>803</b>	<b>6,894</b>	<b>19,840</b>	<b>37,708</b>	<b>2,498</b>	<b>40,206</b>
Balance at 1 January 2013	9,542	-	7,229	14,966	31,737	4,261	35,998
Purchase of treasury shares	(28)	-	-	-	(28)	-	(28)
Draw-down of reserves upon vesting of performance shares	37	-	(37)	-	-	-	-
Issue of shares upon exercise of share options	18	-	-	-	18	-	18
Reclassification of reserves upon exercise of share options	4	-	(4)	-	-	-	-
Issue of shares pursuant to Scrip Dividend Scheme	103	-	-	-	103	-	103
Cost of share-based payments	-	-	76	-	76	-	76
Issue of perpetual capital securities	-	803	-	-	803	-	803
Purchase of preference shares of a subsidiary	-	-	-	-	-	(805)	(805)
Dividends paid to shareholders <sup>1/</sup>	-	-	-	(1,376)	(1,376)	-	(1,376)
Dividends paid to non-controlling interests	-	-	-	-	-	(209)	(209)
<b>Total comprehensive income</b>	-	-	(772)	3,672	2,900	206	3,106
<b>Balance at 31 December 2013</b>	<b>9,676</b>	<b>803</b>	<b>6,492</b>	<b>17,262</b>	<b>34,233</b>	<b>3,453</b>	<b>37,686</b>

Note :  
<sup>1/</sup> Includes distributions paid on preference shares and capital securities classified as equity