

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2016 tanggal 8 Agustus 2016 tentang "Perubahan 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 DBS Group Holdings Ltd dan anak perusahaannya pada tanggal 30 Juni 2017 dan 31 Desember 2017 dan untuk semester pertama yang berakhir pada tanggal 30 Juni 2017 dan 2016 (tidak diaudit).

**UNAUDITED CONSOLIDATED BALANCE SHEETS
AS AT 30 JUNE 2017 AND 31 DECEMBER 2016
(in SGD Millions)**

	30-Jun-17	31-Dec-2016 ^{1/}
ASSETS		
Cash and balances with central banks	26,942	26,840
Government securities and treasury bills	40,244	33,401
Due from banks	30,180	30,018
Derivatives	17,872	25,757
Bank and corporate securities	49,303	45,417
Loans and advances to customers	302,973	301,516
Other assets	12,024	11,042
Associates	874	890
Subsidiaries	-	-
Properties and other fixed assets	1,173	1,572
Goodwill and intangibles	5,114	5,117
Total Assets	486,699	481,570
Liabilities		
Due to banks	22,709	15,915
Deposits and balances from customers	342,886	347,446
Derivatives	16,996	24,497
Other liabilities	18,784	15,895
Other debt securities	34,269	27,745
Subordinated term debts	2,186	3,102
Total Liabilities	437,830	434,600
Net Assets	48,869	46,970
Equity		
Share capital	11,042	10,670
Other equity instruments	1,812	1,812
Other reserves	4,469	4,322
Revenue reserves	29,191	27,805
Shareholders' funds	46,514	44,609
Non-controlling interests	2,355	2,361
Total Equity	48,869	46,970

^{1/}Audited

**OFF-BALANCE SHEET ITEMS
AS AT 30 JUNE 2017 AND 31 DECEMBER 2016
(in SGD Millions)**

	30-Jun-17	31-Dec-2016 ^{1/}
Contingent liabilities	20,863	22,714
Commitments ^{2/}	232,885	235,951
Financial Derivatives	2,043,299	2,070,543

^{1/} Audited

^{2/} Includes commitments that are unconditionally cancellable at any time of \$190,296 million (Dec'16: \$193,016 million).

**UNAUDITED CONSOLIDATED INCOME STATEMENT
FOR THE HALF YEAR ENDED 30 JUNE 2017 AND 2016
(in SGD Millions)**

	30-Jun-17	30-Jun-16
Income		
Interest Income	5,120	4,865
Interest Expense	1,401	1,199
Net interest income	3,719	3,666
Net fee and commission income	1,301	1,202
Net trading income	565	622
Net income from investment securities	197	202
Other income	378	92
Non-interest income	2,441	2,118
Total income	6,160	5,784
Employee benefits	1,445	1,389
Other expenses	1,095	1,161
Total expenses	2,540	2,550
Profit before allowances	3,620	3,234
Allowances for credit and other losses	854	536
Profit before tax	2,766	2,698
Income tax expense	327	385
Net profit	2,439	2,313
Attributable to:		
Shareholders	2,375	2,254
Non-controlling interests	64	59
	2,439	2,313

**UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE HALF YEAR ENDED 30 JUNE 2017 AND 2016
(in SGD Millions)**

	30-Jun-17	30-Jun-16
Net profit	2,439	2,313
Other comprehensive income:		
Items that may be reclassified subsequently to income statement:		
Foreign currency translation differences for foreign operations	(136)	(208)
Share of other comprehensive income of associates	(5)	(7)
Available-for-sale financial assets and others		
Net valuation taken to equity	427	541
Transferred to income statement	(156)	(94)
Taxation relating to components of other comprehensive income	(12)	(14)
Item that will not be reclassified to income statement		
Fair value change from own credit risk on financial liabilities designated at fair value (net of tax)	(110)	-
Other comprehensive income, net of tax	8	218
Total comprehensive income	2,447	2,531
Attributable to:		
Shareholders	2,384	2,475
Non-controlling interests	63	56
	2,447	2,531

**UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 30 JUNE 2017 AND 2016
(in SGD Millions)**

	Share Capital	Other equity instruments	Other reserves	Revenue reserves	Total Shareholders' funds	Non-controlling interests	Total equity
Balance at 1 January 2017	10,670	1,812	4,322	27,805	44,609	2,361	46,970
Draw-down of reserves upon vesting of performance shares	105	-	(105)	-	-	-	-
Issue of shares pursuant to Scrip Dividend Scheme	267	-	-	-	267	-	267
Cost of share-based payments	-	-	55	-	55	-	55
Transfers	-	-	78	(78)	-	-	-
Dividends paid to shareholders ^{1/}	-	-	-	(801)	(801)	-	(801)
Dividends paid to non-controlling interests	-	-	-	-	-	(62)	(62)
Change in non-controlling interests interests	-	-	-	-	-	(7)	(7)
Total comprehensive income	-	-	119	2,265	2,384	63	2,447
Balance at 30 June 2017	11,042	1,812	4,469	29,191	46,514	2,355	48,869
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 ^{1/}	-	-	-	(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
Balance at 30 June 2016	10,442	803	6,873	24,236	42,354	2,358	44,712

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