

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 (Audited) DBS Group Holdings LTD dan anak perusahaannya pada tanggal dan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2017 dan 2016. DBS Group Holdings LTD merupakan perusahaan induk dari PT Bank DBS Indonesia.

DBS GROUP HOLDINGS LTD AUDITED CONSOLIDATED BALANCE SHEETS AS AT 31 DECEMBER 2017 AND 2016 (in SGD Millions)		
	31-Dec-17	31-Dec-16
ASSETS		
Cash and balances with central banks	26,463	26,840
Government securities and treasury bills	39,753	33,401
Due from banks	35,975	30,018
Derivatives	17,585	25,757
Bank and corporate securities	55,589	45,417
Loans and advances to customers	323,099	301,516
Other assets	12,066	11,042
Associates	783	890
Subsidiaries	-	-
Properties and other fixed assets	1,233	1,572
Goodwill and intangibles	5,165	5,117
TOTAL ASSETS	517,711	481,570
LIABILITIES		
Due to banks	17,803	15,915
Deposits and balances from customers	373,634	347,446
Derivatives	18,003	24,497
Other liabilities	16,615	15,895
Other debt securities	40,716	27,745
Subordinated term debts	1,138	3,102
TOTAL LIABILITIES	467,909	434,600
NET ASSETS	49,802	46,970
EQUITY		
Share capital	11,082	10,670
Other equity instruments	1,812	1,812
Other reserves	4,256	4,322
Revenue reserves	30,308	27,805
SHAREHOLDERS' FUNDS	47,458	44,609
Non-controlling interests	2,344	2,361
TOTAL EQUITY	49,802	46,970
Off-balance Sheet Items		
Contingent liabilities	20,819	22,714
Commitments ^{1/}	245,264	235,951
Financial Derivatives	1,975,967	2,070,543

^{1/} Includes commitments that are unconditionally cancellable at any time of \$204,338 million (Dec'16: \$193,016 million).

DBS GROUP HOLDINGS LTD AUDITED CONSOLIDATED INCOME STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2017 AND 2016 (in SGD Millions)		
	Year 2017	Year 2016
Income		
Interest income	10,833	9,748
Interest expense	3,042	2,443
Net interest income	7,791	7,305
Net fee and commission income	2,622	2,331
Net trading income	1,058	1,357
Net income from investment securities	424	330
Other income	379	166
Non-interest income	4,483	4,184
Total income	12,274	11,489
Employee benefits	2,825	2,725
Other expenses	2,380	2,247
Total expenses	5,205	4,972
Profit before allowances	7,069	6,517
Allowances for credit and other losses	1,894	1,434
Profit before tax	5,175	5,083
Income tax expense	671	723
Net profit	4,504	4,360
Attributable to:		
Shareholders	4,371	4,238
Non-controlling interests	133	122
	4,504	4,360

DBS GROUP HOLDINGS LTD AUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2017 AND 2016 (in SGD Millions)		
	Year 2017	Year 2016
Net profit	4,504	4,360
Items that may be reclassified subsequently to income statement:		
Translation differences for foreign operations	(178)	27
Other comprehensive income of associates	(4)	(6)
Available-for-sale financial assets and others		
Net valuation taken to equity	391	129
Transferred to income statement	(365)	(187)
Taxation relating to components of other comprehensive income	4	12
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)	(109)	-
Other comprehensive income, net of tax	(261)	(25)
Total comprehensive income	4,243	4,335
Attributable to:		
Shareholders	4,114	4,214
Non-controlling interests	129	121
	4,243	4,335

DBS GROUP HOLDINGS LTD AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2017 AND 2016 (in SGD Millions)							
	Share Capital	Other equity instruments	Other reserves	Revenue reserves	Total	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	106	-	(106)	-	-	-	-
Issue of shares pursuant to Scrip Dividend Scheme	306	-	-	-	306	-	306
Cost of share-based payments	-	-	110	-	110	-	110
Transfers	-	-	78	(78)	-	-	-
Dividends paid to shareholders ^{1/}	-	-	-	(1,681)	(1,681)	-	(1,681)
Dividends paid to non-controlling interests	-	-	-	-	-	(123)	(123)
Change in non-controlling interests	-	-	-	-	-	(23)	(23)
Total comprehensive income	-	-	(148)	4,262	4,114	129	4,243
Balance at 31 December 2017	11,082	1,812	4,256	30,308	47,458	2,344	49,802
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
Transfers	-	-	(2,360)	2,360	-	-	-
Dividends paid to shareholders ^{1/}	-	-	-	(1,545)	(1,545)	-	(1,545)
Dividends paid to non-controlling interests	-	-	-	-	-	(124)	(124)
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

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