

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank serta Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, maka dibawah ini adalah Laporan Keuangan Konsolidasian DBS Group Holdings Ltd dan Entitas Anak yang meliputi Laporan Posisi Keuangan pada tanggal 30 Juni 2024 (tidak diaudit) dan 31 Desember 2023 (diaudit), Laporan Laba Rugi Komperhensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk semester pertama yang berakhir pada tanggal 30 Juni 2024 dan 2023 (tidak diaudit).

**DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES**  
**UNAUDITED BALANCE SHEETS**  
**AS AT 30 JUNE 2024 AND 31 DECEMBER 2023**

In \$ Millions	30-Jun-24	31-Dec-23 <sup>1)</sup>
<b>Assets</b>		
Cash and balances with central banks	60.814	50.213
Government securities and treasury bills	74.248	70.565
Due from banks	78.955	67.461
Derivatives	23.987	22.700
Bank and corporate securities	93.601	81.735
Loans and advances to customers	424.837	416.163
Other assets	20.640	17.975
Associates and joint ventures	3.038	2.487
Properties and other fixed assets	3.595	3.689
Goodwill and intangibles assets	6.396	6.313
<b>Total assets</b>	<b>790.111</b>	<b>739.301</b>
<b>Liabilities</b>		
Due to banks	62.555	46.704
Deposits and balances from customers	551.088	535.103
Derivatives	23.097	23.457
Other liabilities	27.574	22.392
Other debt securities	58.973	48.079
Subordinated term debts	1.330	1.319
<b>Total liabilities</b>	<b>724.617</b>	<b>677.054</b>
<b>Net assets</b>	<b>65.494</b>	<b>62.247</b>
<b>Equity</b>		
Share capital	11.743	11.604
Other equity instruments	2.392	2.392
Other reserves	412	(23)
Revenue reserves	50.754	48.092
<b>Shareholders' funds</b>	<b>65.301</b>	<b>62.065</b>
Non-controlling interests	193	182
<b>Total equity</b>	<b>65.494</b>	<b>62.247</b>
<b>Other Information</b>		
Net book value per share (\$)		
(i) Basic and diluted	22,12	21,03

Note: <sup>1)</sup> Audited

**DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES**  
**OFF-BALANCE SHEET ITEMS**  
**AS AT 30 JUNE 2024 AND 31 DECEMBER 2023**

In \$ Millions	30-Jun-24	31-Dec-23
Contingent liabilities	38.627	38.619
Commitments <sup>1)</sup>	430.825	424.983
Financial Derivatives	3.190.933	2.908.465

Note:

<sup>1)</sup> Includes commitments that are unconditionally cancellable at any time of \$356,781 million for 30 Jun 2024 (31 Dec 2023: \$348,868)

**DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES**  
**UNAUDITED CONSOLIDATED INCOME STATEMENT**  
**FOR THE HALF YEAR ENDED 30 JUNE 2024 AND 2023**

In \$ Millions	30-Jun-24	30-Jun-23
<b>Income</b>		
Interest income	15.467	13.228
Interest expense	8.368	6.524
<b>Net interest income</b>	<b>7.099</b>	<b>6.704</b>
Net fee and commission income	2.091	1.674
Net trading income	1.733	1.434
Net income from investment securities	91	130
Other income	25	39
<b>Non-interest income</b>	<b>3.940</b>	<b>3.277</b>
<b>Total income</b>	<b>11.039</b>	<b>9.981</b>
Employee benefits	2.728	2.439
Other expenses	1.546	1.447
<b>Total expenses</b>	<b>4.274</b>	<b>3.886</b>
<b>Profit before allowances and amortisation</b>	<b>6.765</b>	<b>6.095</b>
Amortisation of intangible assets	12	-
Allowances for credit and other losses	283	233
<b>Profit after allowances and amortisation</b>	<b>6.470</b>	<b>5.862</b>
Share of profits/losses of associates and JVs	114	105
<b>Profit before tax</b>	<b>6.584</b>	<b>5.967</b>
Income tax expense	844	766
<b>Net profit</b>	<b>5.740</b>	<b>5.201</b>
Attributable to:		
<b>Shareholders</b>	<b>5.740</b>	<b>5.200</b>
Non-controlling interests	-	1
	<b>5.740</b>	<b>5.201</b>

**DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES**  
**UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE HALF YEAR ENDED 30 JUNE 2024 AND 2023**

In \$ Millions	30-Jun-24	30-Jun-23
<b>Net profit</b>	<b>5.740</b>	<b>5.201</b>
<b>Other comprehensive income</b>		
<b>Items that may be reclassified subsequently to income statement:</b>		
Translation differences for foreign operations	500	160
Other comprehensive income of associates	-	4
Gains/ (losses) on debt instruments classified at fair value through other comprehensive income		
Net valuation taken to equity	43	185
Transferred to income statement	(59)	(7)
Taxation relating to components of other comprehensive income	22	(14)
Cash flow hedge movements		
Net valuation taken to equity	(113)	(197)
Transferred to income statement	(25)	94
Taxation relating to components of other comprehensive income	28	5
<b>Items that will not be reclassified to income statement:</b>		
Gain/(losses) on equity instruments classified at fair value through other comprehensive income (net of tax)	33	(88)
Fair value change from own credit risk on financial liabilities designated at fair value (net of tax)	(21)	(58)
Defined benefit plans remeasurements (net of tax)	(7)	(3)
<b>Other comprehensive income, net of tax</b>	<b>401</b>	<b>81</b>
<b>Total comprehensive income</b>	<b>6.141</b>	<b>5.282</b>
Attributable to:		
<b>Shareholders</b>	<b>6.146</b>	<b>5.286</b>
Non-controlling interests	(5)	(4)
	<b>6.141</b>	<b>5.282</b>



**DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES**  
**UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE HALF YEAR ENDED 30 JUNE 2024**

The Group	Attributable to shareholders of the Company						
In \$ Millions	Share Capital	Other equity instruments	Other reserves	Revenue reserves	Total Shareholders' funds	Non-controlling interests	Total equity
<b>Balance at 1 January 2024</b>	<b>11.604</b>	<b>2.392</b>	<b>(23)</b>	<b>48.092</b>	<b>62.065</b>	<b>182</b>	<b>62.247</b>
Purchase of treasury shares	(7)	-	-	-	(7)	-	(7)
Draw-down of reserves upon vesting of performance shares	146	-	(148)	-	(2)	-	(2)
Cost of share-based payments	-	-	87	-	87	-	87
Dividends paid to shareholders <sup>1</sup>	-	-	-	(2.972)	(2.972)	-	(2.972)
Other movements	-	-	-	(11)	(11)	11	-
Net profit	-	-	-	5.740	5.740	-	5.740
Other comprehensive income	-	-	496	(95)	401	-	401
<b>Balance at 30 June 2024</b>	<b>11.743</b>	<b>2.392</b>	<b>412</b>	<b>50.754</b>	<b>65.301</b>	<b>193</b>	<b>65.494</b>
<b>Balance at 1 January 2023</b>	<b>11.495</b>	<b>2.392</b>	<b>(1.347)</b>	<b>44.347</b>	<b>56.887</b>	<b>185</b>	<b>57.072</b>
Purchase of treasury shares	(10)	-	-	-	(10)	-	(10)
Draw-down of reserves upon vesting of performance shares	127	-	(129)	-	(2)	-	(2)
Cost of share-based payments	-	-	89	-	89	-	89
Dividends paid to shareholders <sup>1</sup>	-	-	-	(3.789)	(3.496)	-	(3.496)
Other movements	-	-	(59)	25	(6)	6	-
Net profit	-	-	-	8.193	5.200	1	5.201
Other comprehensive income	-	-	205	(23)	86	(5)	81
<b>Balance at 30 June 2023</b>	<b>11.612</b>	<b>2.392</b>	<b>(1.241)</b>	<b>48.753</b>	<b>58.748</b>	<b>187</b>	<b>58.935</b>

Notes:

<sup>1</sup> Includes distributions of \$42 million paid on capital securities classified as equity for 1st Half 2024(1st Half 2023: \$42 million)

Singapore, 07 August 2024  
Board of Directors  
DBS Group Holdings Ltd