



## **Pillar 3 Disclosures**

Leverage Ratio  
As at 30 June 2015

DBS Group Holdings Ltd  
Incorporated in the Republic of Singapore  
Company Registration Number: 199901152M

# DBS GROUP HOLDINGS LTD AND ITS SUBSIDIARIES

## Leverage Ratio

The following disclosures are made pursuant to the Monetary Authority of Singapore ("MAS") Notice to Banks No. 637 "Notice on Risk Based Capital Adequacy Requirements for Banks incorporated in Singapore" ("Notice 637").

### 1. Leverage Ratio Summary Comparison Table

	Item	Amount In S\$ millions
1	Total consolidated assets as per published financial statements	440,257
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	0
3	Adjustment for fiduciary assets recognised on the balance sheet in accordance with the Accounting Standards but excluded from the calculation of the exposure measure	0
4	Adjustment for derivative transactions	13,346
5	Adjustment for SFTs	712
6	Adjustment for off-balance sheet items	44,164
7	Other adjustments	(5,371)
<b>8</b>	<b>Exposure measure</b>	<b>493,108</b>

**2. Leverage Ratio Common Disclosure Template**

	Item	Amount In S\$ millions
	<b>Exposure measures of on-balance sheet items</b>	
1	On-balance sheet items (excluding derivative transactions and SFTs, but including on-balance sheet collateral for derivative transactions or SFTs)	414,741
2	Asset amounts deducted in determining Tier 1 capital	(5,433)
3	<b>Total exposure measures of on-balance sheet items</b> (excluding derivative transactions and SFTs)	<b>409,308</b>
	<b>Derivative exposure measures</b>	
4	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins)	8,893
5	Potential future exposure associated with all derivative transactions	18,172
6	Gross-up for derivative collaterals provided where deducted from the balance sheet assets in accordance with the Accounting Standards	0
7	Deductions of receivables for the cash portion of variation margins provided in derivative transactions	0
8	CCP leg of trade exposures excluded	(205)
9	Adjusted effective notional amount of written credit derivatives	3,180
10	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	0
11	<b>Total derivative exposure measures</b>	<b>30,040</b>
	<b>SFT exposure measures</b>	
12	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	8,884
13	Eligible netting of cash payables and cash receivables	0
14	SFT counterparty exposures	712
15	SFT exposure measures where a Reporting Bank acts as an agent in the SFTs.	0
16	<b>Total SFT exposure measures</b>	<b>9,596</b>
	<b>Exposure measures of off-balance sheet items</b>	
17	Off-balance sheet items at notional amount	221,914
18	Adjustments for calculation of exposure measures of off-balance sheet items	(177,750)
19	<b>Total exposure measures of off-balance sheet items</b>	<b>44,164</b>
	<b>Capital and Total exposures</b>	
20	<b>Tier 1 capital</b>	<b>35,999</b>
21	<b>Total exposures</b>	<b>493,108</b>
	<b>Leverage Ratio</b>	
22	<b>Leverage Ratio</b>	7.3%

**3. Leverage Ratio**

	<b>30 June 2015</b>	<b>31 March 2015</b>
<b>Capital and Total exposures (S\$ millions)</b>		
Tier 1 capital	35,999	36,108
Total exposures	493,108	509,072
<b>Leverage Ratio (%)</b>		
Leverage Ratio	7.3	7.1

Compared to the previous quarter, the Leverage Ratio increased due to a fall in the exposure measure. This was mainly due to declines in cash and balances with central banks and amounts due from banks (see Financial Performance Summary – Unaudited Balance Sheets).