



DBS BANK LTD, HONG KONG BRANCH

(Incorporated in Singapore with limited liability)

**INTERIM FINANCIAL DISCLOSURE STATEMENTS
FOR THE SIX MONTHS ENDED
30 JUNE 2019**

DBS BANK LTD, HONG KONG BRANCH

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DBS BANK LTD, HONG KONG BRANCH

INCOME STATEMENT (unaudited)

		For the six months ended	
	Note	30 June 2019	30 June 2018
		<i>HK\$ million</i>	<i>HK\$ million</i>
Interest income		4,681	3,395
Interest expense		(3,384)	(2,033)
Net interest income		1,297	1,362
Fee and commission income		253	243
Other income	1	506	398
Total income		2,056	2,003
Total expenses	2	(367)	(345)
Profit before allowances for credit losses		1,689	1,658
Allowances for credit and other losses		68	60
Profit before income tax		1,757	1,718
Income tax expense		(270)	(288)
Profit after income tax		1,487	1,430

DBS BANK LTD, HONG KONG BRANCH

STATEMENT OF FINANCIAL POSITION (unaudited)

	Note	As at 30 June 2019 <i>HK\$ million</i>	As at 31 December 2018 <i>HK\$ million</i>
Assets			
Cash and balance with central bank	3	787	178
Government securities and treasury bills	4	11,090	10,798
Due from banks	5	25,070	36,437
Derivatives	12	14,208	12,370
Bank and corporate securities	6	53,307	50,663
Loans and advances to customers	7	232,184	213,273
Other assets	8	2,481	2,898
Total assets		<u>339,127</u>	<u>326,617</u>
Liabilities			
Due to banks	9	241,143	225,896
Deposits and balances from customers	10	48,805	51,307
Derivatives	12	14,507	12,931
Other liabilities		25,759	25,185
Issued debt securities	11	8,913	11,298
Total liabilities		<u>339,127</u>	<u>326,617</u>

DBS BANK LTD, HONG KONG BRANCH

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

1. Other income

	For the six months ended	
	30 June 2019	30 June 2018
	<i>HK\$ million</i>	<i>HK\$ million</i>
Net trading income / (loss)		
– Foreign exchange	(534)	682
– Interest rates, debt securities, equities and others	997	(288)
	<u>463</u>	<u>394</u>
Net income from investment securities	43	4
	<u>506</u>	<u>398</u>

2. Total expenses

	For the six months ended	
	30 June 2019	30 June 2018
	<i>HK\$ million</i>	<i>HK\$ million</i>
Employee benefits	133	135
Premises expenses	8	10
Brokerage	26	28
Other expenses	200	172
	<u>367</u>	<u>345</u>

3. Cash and balance with central bank

	As at	As at
	30 June 2019	31 December 2018
	<i>HK\$ million</i>	<i>HK\$ million</i>
Cash in hand	1	1
Balance with central bank	786	177
	<u>787</u>	<u>178</u>

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SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

4. Government securities and treasury bills

As at	Held for trading <i>HK\$ million</i>	Fair value through other comprehensive income <i>HK\$ million</i>	Amortised cost <i>HK\$ million</i>	Total <i>HK\$ million</i>
As at 30 June 2019				
Treasury bills	–	4,492	–	4,492
Other debt securities	23	2,405	4,170	6,598
	<u>23</u>	<u>6,897</u>	<u>4,170</u>	<u>11,090</u>
As at 31 December 2018				
Treasury bills	–	3,490	–	3,490
Other debt securities	23	3,192	4,093	7,308
	<u>23</u>	<u>6,682</u>	<u>4,093</u>	<u>10,798</u>

5. Due from banks

	As at 30 June 2019 <i>HK\$ million</i>	As at 31 December 2018 <i>HK\$ million</i>
(a) Balances with banks	<u>2,973</u>	<u>1,329</u>
(b) Placements with banks		
Remaining maturity		
– Within one month	7,465	2,547
– One year or less but over one month	<u>632</u>	<u>4,400</u>
	<u>8,097</u>	<u>6,947</u>
(c) Amount due from overseas offices	14,001	27,929
(d) Loans and advances to banks	<u>–</u>	<u>235</u>
Gross amount due from banks	25,071	36,440
Allowances for credit and other losses	<u>(1)</u>	<u>(3)</u>
Net amount due from banks	<u>25,070</u>	<u>36,437</u>

As at 30 June 2019, there were no impaired, overdue or rescheduled placements with and advances to banks (31 December 2018: Nil).

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SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

6. Bank and corporate securities

As at 30 June 2019	Held for trading HK\$ million	Fair value through other comprehensive income HK\$ million	Amortised cost HK\$ million	Total HK\$ million
Certificates of deposit held	11,188	3,970	–	15,158
Debt securities	–	6,454	31,702	38,156
	<u>11,188</u>	<u>10,424</u>	<u>31,702</u>	<u>53,314</u>
Allowance for credit and other losses	–	–	(7)	(7)
	<u>11,188</u>	<u>10,424</u>	<u>31,695</u>	<u>53,307</u>
 As at 31 December 2018				
Certificates of deposit held	7,995	4,529	–	12,524
Debt securities	–	3,711	34,444	38,155
	<u>7,995</u>	<u>8,240</u>	<u>34,444</u>	<u>50,679</u>
Allowance for credit and other losses	–	–	(16)	(16)
	<u>7,995</u>	<u>8,240</u>	<u>34,428</u>	<u>50,663</u>

DBS BANK LTD, HONG KONG BRANCH

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

7. Loans and advances to customers

	As at 30 June 2019 <i>HK\$ million</i>	As at 31 December 2018 <i>HK\$ million</i>
Loans and advances to customers	232,636	213,727
Less		
– Allowances for credit and other losses	<u>(452)</u>	<u>(454)</u>
	<u>232,184</u>	<u>213,273</u>
Comprising:		
– Trade bills	19,879	20,864
– Loans	<u>212,305</u>	<u>192,409</u>
	<u>232,184</u>	<u>213,273</u>

Specific allowance for credit losses is established if there is evidence that the Branch will be unable to collect all amounts due under a claim according to the original contractual terms or the equivalent value.

Specific allowance for credit losses is recorded as a reduction in the carrying value of a claim on the balance sheet.

8. Other assets

	As at 30 June 2019 <i>HK\$ million</i>	As at 31 December 2018 <i>HK\$ million</i>
Acceptances	1,091	1,511
Accrued interest receivables	712	631
Deferred tax assets	105	150
Fixed assets	1	1
Others	<u>572</u>	<u>605</u>
	<u>2,481</u>	<u>2,898</u>

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SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

9. Due to banks

	As at 30 June 2019 <i>HK\$ million</i>	As at 31 December 2018 <i>HK\$ million</i>
Deposits and balances from banks	204,722	190,495
Amounts due to overseas offices	36,421	35,401
	<u>241,143</u>	<u>225,896</u>

10. Deposits and balances from customers

	As at 30 June 2019 <i>HK\$ million</i>	As at 31 December 2018 <i>HK\$ million</i>
Demand deposits and current accounts	19,074	11,368
Savings deposits	15,686	17,217
Time, call and notice deposits	14,045	22,722
	<u>48,805</u>	<u>51,307</u>

11. Issued debt securities

	As at 30 June 2019 <i>HK\$ million</i>	As at 31 December 2018 <i>HK\$ million</i>
Liabilities designated at fair value through profit or loss	1,049	514
Liabilities measured at amortised cost	7,864	10,784
	<u>8,913</u>	<u>11,298</u>

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SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

12. Derivatives

The contractual/notional amounts of derivatives are disclosed as follows:

	As at 30 June 2019 <i>HK\$ million</i>	As at 31 December 2018 <i>HK\$ million</i>
Foreign exchange derivatives	1,748,241	1,597,155
Interest rate derivatives	1,380,600	1,181,417
Equity derivatives	1,113	485
Commodity derivatives	—	62
	<u>3,129,954</u>	<u>2,779,119</u>

The amounts are shown on a gross basis and do not take into account the effect of bilateral netting arrangements.

The contract/notional amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet date. They do not represent amounts at risk.

The following table summarises the positive and negative fair values of each class of derivatives:

	As at 30 June 2019 <i>HK\$ million</i>	As at 31 December 2018 <i>HK\$ million</i>
Positive fair values		
Foreign exchange derivatives	7,678	8,383
Interest rate derivatives	6,529	3,979
Equity derivatives	1	1
Commodity derivatives	—	7
	<u>14,208</u>	<u>12,370</u>
Negative fair values		
Foreign exchange derivatives	8,555	8,680
Interest rate derivatives	5,903	4,215
Equity derivatives	49	29
Commodity derivatives	—	7
	<u>14,507</u>	<u>12,931</u>

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SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

13. Contingent liabilities and commitments

The following is a summary of the contractual amount of each significant class of contingent liabilities and commitments:

	As at 30 June 2019 HK\$ million	As at 31 December 2018 HK\$ million
Direct credit substitutes	2,522	1,368
Transaction-related contingencies	2,322	3,184
Trade-related contingencies	4,013	5,905
Forward forward deposits placed	47	7
Other commitments with an original maturity of not more than one year or which are unconditionally cancellable	141,865	126,265
Other commitments with an original maturity of more than one year	44,576	38,426
	195,345	175,155

The above table shows the contractual amounts of the Branch's off balance sheet exposures that commit it to extend credit to customers. The above amounts represent a worse case scenario of credit risk exposure arising from these instruments, without taking into account any collateral held or other credit enhancements attached. The amounts do not represent amounts at risk at the balance sheet date.

14. Liquidity

14.1 Liquidity Ratios

The Branch complies with the minimum requirement of Liquidity Maintenance Ratio ("LMR") and Core Funding Ratio ("CFR") in accordance with the Banking (Liquidity) Rules issued by the Hong Kong Monetary Authority ("HKMA").

	For the quarter ended	
	30 June 2019	30 June 2018
Average LMR	41.9%	42.8%
	For the quarter ended	For the quarter ended
	30 June 2019	30 June 2018
Average CFR	135.7%	128.8%

The average LMR and CFR are calculated as the simple average of each month's corresponding average ratios for the quarter.

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SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

14. Liquidity (Continued)

14.2 Approach to Liquidity Risk Management

The Branch's approach to liquidity risk management is based on the building blocks of governance by risk committees' oversight, policies that define overarching principles and specific risk methodologies, and standards that establish the detailed requirements.

The Group Liquidity Risk Management Policy sets out the Branch's overall approach towards liquidity risk management and describes the range of strategies employed by the Branch to manage its liquidity. These include maintaining an adequate counterbalancing capacity, which corresponds to liquid assets, the capacity to borrow from the money markets as well as forms of managerial interventions that improve liquidity, to address potential cash flow shortfalls and maintaining diversified sources of liquidity. In the event of a potential or actual crisis, the Branch has in place a set of liquidity contingency and recovery plans to ensure that decisive actions are taken to ensure the Branch maintains adequate liquidity.

The primary measure used to manage liquidity within the tolerance defined by the Board is the cash flow maturity mismatch analysis. The analysis is performed on a regular basis under normal and adverse scenarios. It assesses the adequacy of the counterbalancing capacity to fund or mitigate any cash flow shortfalls that may occur as forecasted in the cash flow movements across successive time bands. Processes and systems are in place to measure, limit and control exposures based on the risk methodologies defined.

The Branch seeks to manage its liquidity in a manner that ensures that its liquidity obligations would continue to be honoured under normal as well as adverse circumstances. Oversight relating to the management of liquidity risk is provided by the Hong Kong Risk Executive Committee ("Risk Exco") and the Hong Kong Market and Liquidity Risk Committee ("MLRC"). The HK Risk Exco comprises the HK Chief Executive Officer, the Senior Risk Executive and representatives from relevant business and support units. The HK MLRC reports to the HK Risk Exco and comprises representatives from Risk Management Group and the relevant business and support units. The Hong Kong Assets and Liabilities Committee ("ALCO") regularly reviews the balance sheet composition, trend in loans and deposits, utilization of wholesale funding, momentum in business activities, market competition, economic outlooks, market conditions and other factors that may affect liquidity in the continual refinement of the Branch's funding strategy.

The Branch also follows the guidance set forth by the HKMA in Supervisory Policy Manual LM-2, Sound Systems and Controls for Liquidity Risk Management.

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SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

15. Currency concentrations

	USD	CNY	EUR	JPY	AUD	GBP	TWD	Others	Total
In HK\$ millions									
As at 30 June 2019									
Hong Kong dollar equivalents									
Spot assets	138,471	21,121	6,178	4,260	4,535	11,573	551	2,428	189,117
Spot liabilities	(181,063)	(9,610)	(552)	(420)	(227)	(12,067)	(559)	(2,254)	(206,752)
Forward purchases	963,854	409,393	7,915	1,553	680	5,257	35,312	4,533	1,428,497
Forward sales	(918,943)	(422,387)	(13,633)	(5,564)	(5,028)	(4,782)	(35,932)	(4,708)	(1,410,977)
Net options position	(1,684)	1,684	-	-	-	-	-	-	-
Net long/(short) position	<u>635</u>	<u>201</u>	<u>(92)</u>	<u>(171)</u>	<u>(40)</u>	<u>(19)</u>	<u>(628)</u>	<u>(1)</u>	<u>(115)</u>
As at 31 December 2018									
Hong Kong dollar equivalents									
Spot assets	144,651	15,487	8,868	4,186	4,812	4,519	479	9,249	192,251
Spot liabilities	(166,668)	(9,280)	(1,281)	(420)	(4,504)	(3,861)	(482)	(9,406)	(195,902)
Forward purchases	903,789	370,491	7,858	1,322	4,817	4,429	20,044	5,015	1,317,765
Forward sales	(876,142)	(377,902)	(15,803)	(5,342)	(5,194)	(5,076)	(20,239)	(4,966)	(1,310,664)
Net options position	(1,661)	1,661	-	-	-	-	-	-	-
Net long/(short) position	<u>3,969</u>	<u>457</u>	<u>(358)</u>	<u>(254)</u>	<u>(69)</u>	<u>11</u>	<u>(198)</u>	<u>(108)</u>	<u>3,450</u>

There is no structural position in any currency as at 30 June 2019 and 31 December 2018.

The net options position is calculated based on the delta-weighted position as set out in the prudential return "Foreign Currency Position" issued by the HKMA.

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SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

16. Loans and advances to customers by loan usage

The Branch employs a range of policies and practices to mitigate credit risk, one of which is the taking of collateral. The collateral includes cash, marketable securities, properties, trade receivables, inventory, equipment and other physical and financial collateral. Balances of advances analysed by loan usage and the corresponding balances covered by collateral are as follows:

	As at 30 June 2019		As at 31 December 2018	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
In HK\$ millions				
Loans for use in Hong Kong				
Industrial, commercial and financial				
– Property development	25,568	7,142	24,041	6,973
– Property investment	32,985	15,701	32,199	16,058
– Financial concerns	1,006	–	541	–
– Stockbrokers	602	–	628	–
– Wholesale and retail trade	12,615	880	12,738	702
– Manufacturing	6,898	75	6,551	160
– Transport and transport equipment	6,852	–	7,258	–
– Recreational activities	–	–	–	–
– Information technology	5,581	–	5,247	–
– Others	11,256	519	12,749	1,101
Individuals				
– Loans for the purchase of other residential properties	130	130	91	91
– Others	–	–	–	–
Trade finance (including trade bills)	29,276	–	24,893	–
Loans for use outside Hong Kong	99,867	4,371	86,791	2,630
	<u>232,636</u>	<u>28,818</u>	<u>213,727</u>	<u>27,715</u>

DBS BANK LTD, HONG KONG BRANCH

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

17. Loans and advances to customers by geographical area

	As at 30 June 2019 HK\$ million	As at 31 December 2018 HK\$ million
Hong Kong	191,302	172,350
Mainland China	33,986	34,538
Others	7,348	6,839
	<u>232,636</u>	<u>213,727</u>

The above analysis by geographical area is based on the location of the counterparty after taking into account the transfer of risk. In general, transfer of risk applies when an advance is guaranteed by a party in a location which is different from that of the counterparty.

DBS BANK LTD, HONG KONG BRANCH

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

18. International claims

Analysis of international claims by location and by type of counterparty is as follows:

	Banks	Official sector	Non-bank private sector		Total
			Non-bank financial institutions	Non-financial private sector	
In HK\$ millions					
As at 30 June 2019					
Developed countries	19,124	10,854	–	4,013	33,991
Offshore centres, of which:	20,485	–	2,536	77,550	100,571
– Singapore	15,879	–	–	1,565	17,444
– Hong Kong	4,594	–	2,293	75,985	82,872
– Others	12	–	243	–	255
Developing Latin America and Caribbean	–	–	–	–	–
Developing Asia Pacific, of which	37,802	81	528	18,577	56,988
– China	37,636	81	528	18,031	56,276
– Others	166	–	–	546	712
International organisations	–	6,309	–	–	6,309
Total	77,411	17,244	3,064	100,140	197,859
As at 31 December 2018					
Developed countries	18,380	11,141	–	2,806	32,327
Offshore centres, of which:	30,833	–	811	75,161	106,805
– Singapore	28,368	–	–	1,638	30,006
– Hong Kong	2,465	–	811	73,494	76,770
– Others	–	–	–	29	29
Developing Latin America and Caribbean	–	–	–	–	–
Developing Asia Pacific, of which	37,590	348	174	18,812	56,924
– China	37,378	348	174	18,264	56,164
– Others	212	–	–	548	760
International organisations	–	3,775	–	–	3,775
Total	86,803	15,264	985	96,779	199,831

The above analysis is disclosed on a net basis after taking into account the effect of any recognised risk transfer.

DBS BANK LTD, HONG KONG BRANCH

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

19. Non-performing loans and advances

As at 30 June 2019, there are non-performing loans and advances of HK\$7 million (At 31 December 2018: HK\$7 million).

Non-performing loans and advances are advances with objective evidence of impairment and are assessed using discounted cash flow method. Specific allowances of such advances are measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the original effective interest rate.

The specific allowances were made after taking into account the value of collateral in respect of the above advances.

20. Overdue and rescheduled loans and advances

There is no rescheduled loan and advance and no repossessed asset as at 30 June 2019 and 31 December 2018.

The overdue loans and advances of the Branch are analysed as follows:

	As at 30 June 2019		As at 31 December 2018	
	HK\$ million	% of gross loans and advances to customers	HK\$ million	% of gross loans and advances to customers
Six months or less but over three months	–	–	7	0.003%
One year or less but over six months	7	0.003%	–	–
Over one year	–	–	–	–
	<u>7</u>	<u>0.003%</u>	<u>7</u>	<u>0.003%</u>

DBS BANK LTD, HONG KONG BRANCH

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

20. Overdue and rescheduled loans and advances (Continued)

	As at 30 June 2019		As at 31 December 2018	
	HK\$ million	% of gross loans and advances to customers	HK\$ million	% of gross loans and advances to customers
Individual impairment allowances made in respect of the above overdue loans and advances	<u>7</u>	<u>0.003%</u>	<u>7</u>	<u>0.003%</u>
Current market value of collateral held against the covered portion of the above overdue loans and advances	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Covered portion of the above overdue loans and advances	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Uncovered portion of the above overdue loans and advances	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

DBS BANK LTD, HONG KONG BRANCH

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

21. Mainland activities

Type of counterparties	On-balance sheet exposures <i>HK\$ million</i>	Off-balance sheet exposures <i>HK\$ million</i>	Total <i>HK\$ million</i>
As at 30 June 2019			
(a) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	55,609	10,495	66,104
(b) Local governments, local government-owned entities and their subsidiaries and JVs	28,461	1,379	29,840
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	17,024	3,116	20,140
(d) Other entities of central government not reported in part (a) above	13,781	1,063	14,844
(e) Other entities of local governments not reported in part (b) above	8,112	440	8,552
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	11,217	2,430	13,647
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	13,458	1,941	15,399
	<u>147,662</u>	<u>20,864</u>	<u>168,526</u>
Total assets after provisions	<u>339,246</u>		
On-balance sheet exposures as percentage of total assets	<u>43.53%</u>		

DBS BANK LTD, HONG KONG BRANCH

SUPPLEMENTARY FINANCIAL INFORMATION (unaudited)

21. Mainland activities (Continued)

Type of counterparties	On-balance sheet exposures <i>HK\$ million</i>	Off-balance sheet exposures <i>HK\$ million</i>	Total <i>HK\$ million</i>
As at 31 December 2018			
(a) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	51,019	13,186	64,205
(b) Local governments, local government-owned entities and their subsidiaries and JVs	27,595	1,425	29,020
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	14,200	1,647	15,847
(d) Other entities of central government not reported in part (a) above	10,952	1,224	12,176
(e) Other entities of local governments not reported in part (b) above	7,218	303	7,521
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	11,102	1,874	12,976
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	15,508	3,310	18,818
	<u>137,594</u>	<u>22,969</u>	<u>160,563</u>
Total assets after provisions	<u>326,571</u>		
On-balance sheet exposures as percentage of total assets	<u>42.13%</u>		

Hong Kong, 20 August 2019

DBS GROUP HOLDINGS LTD

GROUP CONSOLIDATED FINANCIAL INFORMATION (unaudited)

1. Capital Position and Capital Adequacy Ratios

The Group's capital adequacy ratios are as follows:

	As at 30 June 2019	As at 31 December 2018
Capital Adequacy Ratios		
Common Equity Tier 1	13.6%	13.9%
Tier 1	14.5%	15.1%
Total	<u>16.2%</u>	<u>16.9%</u>

The capital adequacy ratios are computed in accordance with the requirements set out in the Monetary Authority of Singapore's Notice to Banks No. 637 "Notice on Risk Based Capital Adequacy Requirements for Banks Incorporated in Singapore".

The Group shareholders' funds, including capital and reserves, as at 30 June 2019 were S\$49,350 million (31 December 2018: S\$49,045 million).

2. Other financial information

	For the six months ended	
	30 June 2019	30 June 2018
	S\$ million	S\$ million
Pre-tax profit	<u>3,889</u>	<u>3,462</u>
	As at	As at
	30 June 2019	31 December 2018
	S\$ million	S\$ million
Total assets	566,651	550,751
Total liabilities	516,483	500,876
Total loans and advances	350,474	345,003
Total customer deposits	<u>391,301</u>	<u>393,785</u>