

# Balance Sheets

as at 31 December 2015

	Note	The Group		The Bank	
		2015 \$'000	2014 \$'000	2015 \$'000	2014 \$'000
<b>Equity</b>					
Share capital and other capital	14	5,881,252	5,892,165	5,049,702	5,060,615
Retained earnings	15	15,463,194	14,064,092	11,734,720	10,808,566
Other reserves	16	9,423,960	9,613,093	9,971,362	9,780,486
<b>Equity attributable to equity holders of the Bank</b>		<b>30,768,406</b>	<b>29,569,350</b>	<b>26,755,784</b>	<b>25,649,667</b>
Non-controlling interests		155,367	202,655	–	–
<b>Total equity</b>		<b>30,923,773</b>	<b>29,772,005</b>	<b>26,755,784</b>	<b>25,649,667</b>
<b>Liabilities</b>					
Deposits and balances of:					
Banks		11,986,337	11,226,347	10,538,390	10,665,592
Customers	19	240,524,473	233,749,644	190,377,876	179,122,889
Subsidiaries		–	–	2,411,844	2,767,302
Bills and drafts payable		434,541	950,727	236,649	190,704
Derivative financial liabilities	36	5,969,076	6,383,979	5,427,808	5,928,255
Other liabilities	20	5,262,453	3,157,723	2,580,158	1,472,185
Tax payable		430,678	381,926	346,417	359,715
Deferred tax liabilities	21	191,586	160,489	101,096	83,188
Debts issued	22	20,288,288	20,953,303	20,210,640	21,138,545
<b>Total liabilities</b>		<b>285,087,432</b>	<b>276,964,138</b>	<b>232,230,878</b>	<b>221,728,375</b>
<b>Total equity and liabilities</b>		<b>316,011,205</b>	<b>306,736,143</b>	<b>258,986,662</b>	<b>247,378,042</b>
<b>Assets</b>					
Cash, balances and placements with central banks	23	32,305,515	35,082,908	24,248,826	24,807,369
Singapore Government treasury bills and securities		6,865,052	7,756,709	6,865,052	7,627,828
Other government treasury bills and securities		12,643,728	10,140,942	7,268,093	3,982,141
Trading securities	24	1,276,574	738,262	1,009,768	738,262
Placements and balances with banks		28,646,058	28,692,051	24,280,039	24,332,571
Loans to customers	25	203,610,907	195,902,563	158,230,240	149,529,653
Placements with and advances to subsidiaries		–	–	5,943,534	7,726,981
Derivative financial assets	36	6,422,161	6,305,928	5,695,663	5,710,358
Investment securities	27	10,562,494	11,439,549	9,857,070	10,294,346
Other assets	28	5,354,853	2,718,439	3,685,887	1,465,432
Deferred tax assets	21	227,035	231,636	65,853	101,736
Investment in associates and joint ventures	29	1,105,946	1,189,449	407,006	523,138
Investment in subsidiaries	30	–	–	5,841,051	4,980,738
Investment properties	32	1,108,450	960,292	1,174,084	1,229,216
Fixed assets	33	1,738,607	1,428,135	1,232,677	1,146,454
Intangible assets	34	4,143,825	4,149,280	3,181,819	3,181,819
<b>Total assets</b>		<b>316,011,205</b>	<b>306,736,143</b>	<b>258,986,662</b>	<b>247,378,042</b>

The accounting policies and explanatory notes form an integral part of the financial statements.