

DBS CHINA FACT SHEET

About DBS Group

DBS is a leading financial services group in Asia, with over 200 branches across 15 markets. Headquartered and listed in Singapore, DBS is a market leader in Singapore with over four million customers and also has a growing presence in the three key Asian axes of growth, namely, Greater China, Southeast Asia and South Asia. The bank's strong capital position, as well as "AA-" and "Aa1" credit ratings that are among the highest in the Asia-Pacific region, earned it Global Finance's "Safest Bank in Asia" accolade for three consecutive years, in 2009, 2010 and 2011.

DBS provides the full range of services in consumer, SME and corporate banking activities across Asia and the Middle East. As a bank born and bred in Asia, DBS also understands the intricacies of doing business in the region's most dynamic markets. This market insight and regional connectivity have helped to drive the bank's growth as it sets out to be the Asian bank of choice. The bank believes that building lasting relationships with its customers is an integral part of banking the Asian way.



With its extensive network of operations in Asia and emphasis on engaging and empowering its staff, DBS presents exciting career opportunities. The bank acknowledges the passion, commitment and can-do spirit in all of our 18,000 staff, representing over 30 nationalities. For more information, please visit: www.dbs.com.

About DBS China

DBS opened its first representative office in Beijing in 1993. Since incorporating locally in May 2007, DBS China has rapidly expanded its franchise. In four years, DBS China has grown its customer base in China by about 8 times, and doubled its staff strength to over 1,400. Over the same time, the bank has also expanded its footprint, opening four branches in Tianjin, Nanning, Dongguan and Hangzhou, as well as twelve sub-branches spread over Shanghai, Beijing, Suzhou, Shenzhen and Guangzhou.

Today, DBS China operates out of nine branches and thirteen sub-branches across China. DBS China also rolled out consumer banking and private banking, which together with institutional

DBS' China network



DBS CHINA FACT SHEET

banking and treasury and markets, make up its China franchise. The bank intends to continue to grow its branch footprint in China and is targeting to open a total of 25 outlets comprising 10 branches and 15 sub-branches by end 2011.

Corporate Information

- China is a key growth market for DBS Group which has operations in 15 countries, predominantly in Asia
- Nine branches - Beijing, Guangzhou, Shanghai, Shenzhen, Suzhou, Tianjin, Nanning, Dongguan and Hangzhou
- Thirteen sub-branches - Shanghai Luwan, Shanghai Nanjing Xi Road, Shanghai Sichuan Bei Road, Shanghai Xujiahui, Shanghai Gu Bei, Beijing Goldfield Plaza, Beijing Sanlitun, Beijing Zhong Guan Cun, Guangzhou Taojin, Guangzhou Fortune Plaza, Shenzhen Guoshang Center, Shenzhen Nanshan and Suzhou Ganjiang Dong Road
- Over 1,400 employees
- Around 40,000 customers, increased by eight times since local incorporation. Customer engagement levels have consistently been higher than the industry average.¹
- First representative office in Beijing in 1993
- Incorporated in China in May 2007

Key Business Advantages

- Focused on Asia, the fastest growing region in the world and connected to the major growth hubs in Northeast Asia, Southeast Asia and South Asia.
- One of DBS' strengths is our growing presence in Greater China. DBS is the only Singapore bank with sizeable operations in China, Hong Kong and Taiwan, with over 110 branches and 150 ATMs across these three markets.
- Entrepreneurial and pioneering, stemming from its roots as the Development Bank of Singapore

Products and Services

DBS China provides a comprehensive range of Corporate Banking, Consumer Banking, Private Banking, Global Transaction Services and Treasury and Markets financial solutions and services to individuals, companies and financial institutions.

¹ Source: Gallup CE11 survey – latest survey as of Dec 2010 showed DBS China with a score of 4.14 versus China industry average score of 4.04

DBS CHINA FACT SHEET

Key Highlights

2011

- Achieved Loan to Deposit ratio (LDR) of below 75% in March 2011, one of the first few foreign banks to meet this regulatory requirement in advance.
- Opened Hangzhou branch in February 2011. The branch broke even within four months, setting a new record not only for DBS China but also for foreign banks operating within Zhejiang Province in recent year.
- Launched inaugural DBS-Fudan Banking Programme jointly with Shanghai Fudan University in April 2011 to identify talent for the bank.

2010

- Continued to strengthen our regional connectivity by setting up a Singapore desk and a Taiwan desk in China, as well as a China desk in Singapore in December 2010. This is to better support Chinese MNCs' expansion into Asia as well as our Asian customers' foray into China.
- Entered into landmark strategic agreement with RBS to transfer its China retail and commercial banking customer base, business portfolios and related employees in Shanghai, Beijing and Shenzhen to DBS China in December 2010.
- Established a charity fund with Shanghai Charity Foundation to provide financial support to migrant children in China.
- One of the main sponsors of the Singapore Pavilion for the Shanghai World Expo in 2010.
- Inaugurated DBS Bank Tower, DBS' first building in China in February 2010.

2009

- Launched RMB debit card in July 2009. The first Singapore bank to offer debit card in China.
- Established DBS Nanning branch in January 2009, the first branch in West China and in the major trading window between China and ASEAN countries. Nanning is expected to be a key spot for DBS China to grow its network in Southwest China.

2007

- Among the first few foreign banks and the first Singapore bank to incorporate in China. DBS Bank (China) Limited commenced business in May 2007.

2006

- Received approval from the China Banking Regulatory Commission in 2006 to provide time deposits of at least RMB 1 million to local residents at Beijing, Shanghai and Shenzhen branches.
- Opened flagship sub-branch in Shanghai Luwan in 2006 focusing on personal and priority banking services.

2005

- Launched consumer banking business in China with the consumer banking outlet in Shenzhen in 2005.

DBS CHINA FACT SHEET

2003

- First established presence in South China with the set-up of Shenzhen Branch; One of the first foreign banks to focus on Small and Medium Enterprise (SME) business in the Pearl River Region.

2002

- First foreign bank to break into the RMB syndicated loans market in 2002.

1998

- Set up in 1995, DBS Shanghai Branch was one of the first 10 foreign banks to obtain a RMB license in 1998.
- DBS Beijing and DBS Shanghai Branches were the first Singapore bank branches to receive approval to provide foreign currency account conversion services to foreign enterprises.

1995

- First Singapore bank to receive QFII Custodian License from PBOC in 1995.

1993

- Established first China representative office in Beijing in 1993.

Business Focus

Investment Banking Group (1 & 2)

- Focus on central and non-central SOEs as well as high quality POEs
- Well coordinated onshore/offshore framework with Hong Kong and Singapore, to better serve customers with cross-border financing and transaction needs.
- Competitive advantage: Good credit rating, amongst the highest in Asia; Government background; Asian network and connectivity and strong product capabilities particularly in Treasury and Markets as well as Cash and Trade.

Investment Banking Group (3 & 4)

- Identified 3 priority sectors namely manufacturing, wholesale and real estate.
- Focus on sector-based lending, vendor financing and network financing
- Fast credit turnaround time and high service levels.
- Provide tailored credit parameters for priority sub-segments.

Consumer Banking Group

- Focus on affluent segments, especially HNWI's
- Competitive advantage: Innovative products and tailor-made options for HNWI's; customer-centric services; multiple engagement channels with customers including a dedicated wealth management weibo: <http://weibo.com/dbschinacb>

DBS CHINA FACT SHEET

Awards and Accolades

2011

- “Stars of China: Best Treasury and Cash Management (Foreign Bank)” – Global Finance
- “Best Foreign Cash Management Banks as voted by Corporates in China”– Small, Ranked 1st ; Medium, Ranked 3rd – Asiamoney
- “Best Derivatives House, China“ – The Asset Triple A Investment Awards
- “Outstanding Member of the Year, Derivatives Tradins” – China Foreign Exchange Trade System
- “The Highest Market Making Potential Award of the year” – China Foreign Exchange Trade System
- “Best Wealth Management Services” – Money Weekly and Amoney.com.cn
- 2011 Foreign Bank Competitive Excellence award – China Business Journal

2010

- “Excellent Derivatives Product Trade Award” and “Best Market Maker with the Greatest Development Potential” -- China Foreign Exchange Trade System
- “Best Corporate Banking Services” – 21st Century Business Herald

2009

- “Best Asian Trade Finance Bank” – 21st Century Business Herald

2008

- “2008 Banking Investment Product Star Brand: Star of FX products” -- Chinese Academy of Social Sciences
- Granted Grade A by SAFE on implementation of FX management regulations during September to December 2008
- Given high appraisal by SAFE for implementation of FX logo in CB outlets

2007

- “Best Services for Small and Medium Enterprises” -- 21st Century Business Herald
- “Foreign Commercial Bank with the Greatest Development Potential” -- China Business News
- “Excellent Derivatives Product Trade Award” -- China Foreign Exchange Trade System and National Interbank Funding Centre
- “High Quality Regulatory Reporting” and the First Class Award on “Innovative Business Monitoring Statistics Reporting” from local regulators

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