

# DBS GROUP FACT SHEET

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](http://www.dbs.com).

## Corporate Information

- 15 countries, predominantly in Asia (China, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, Singapore, Taiwan, Thailand, The Philippines, United Arab Emirates, United Kingdom, United States of America and Vietnam)
- Headquarters in Singapore and listed on Singapore Exchange Limited
- Network of more than 200 branches/outlets and close to 2,000 self-service banking machines such as ATMs and Cash / Cheque / Coin Deposit machines
- More than 5 million customers (individual and corporate)
- More than 18,000 employees comprising more than 30 nationalities
- Singapore and Hong Kong accounted for 64% and 22%, respectively of Group net profit in year 2010
- Regulated by Monetary Authority of Singapore
- Established in 1968 as a development bank to help fuel Singapore's industrialisation efforts

# DBS GROUP FACT SHEET

## Key Financial Indicators (2010)

### Net profit

**\$2,650 m**  
2009: \$2,064 m ▲ 28%

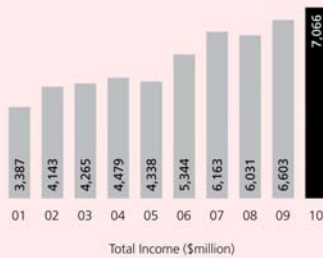
Net profit rose 28% to a record \$2,650m as implementation of strategic initiatives gained momentum. DBS is well-positioned to capture opportunities from Asia's resurgence.



### Total income

**\$7,066 m**  
2009: \$6,603 m ▲ 7%

Revenue growth was broad-based across regions and businesses, underpinned by higher non-interest income and strong loan growth.

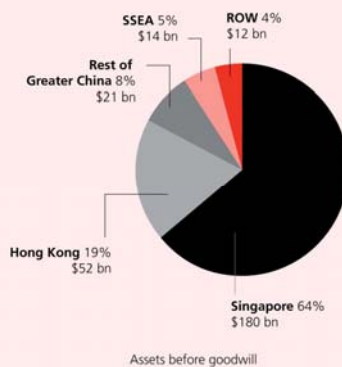


### Assets before goodwill

**\$278,908 m**  
2009: \$252,797 m ▲ 10%

Growth in assets was concentrated in Asian markets in line with strategy:

- Singapore ▲ 9%
- Hong Kong ▲ 10%
- Rest of Greater China ▲ 46%
- South and Southeast Asia (SSEA) ▲ 8%
- Rest of world (ROW) ▼ 4%



## Key Business Advantages

- Focused on Asia, the fastest growing region in the world
- An Asian bank with insights and deep understanding of the ins and outs of doing business with and in Asia
- Entrepreneurial and pioneering, from its roots as a development bank
- Connected to the major growth hubs in Northeast Asia, Southeast Asia and South Asia

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## Products and services

DBS provides a comprehensive range of banking and related financial products and services for individuals, companies and other financial institutions across Asia and the Middle East.

**Consumer Banking** products and services offered include current and savings accounts; fixed deposits; loans and home finance; cards; payments and investment products.

**Enterprise Banking** provides financial services and products to small and medium-sized businesses. The products and services include credit facilities (overdraft, factoring / accounts receivable purchase; trade services and financing; commercial / industrial property financing; hire purchase and government financing and assistance schemes); deposit; payment and collection services and treasury products.

**Corporate and Investment Banking** provides tailored and unique financial solutions to large corporate and institutional clients. The products and services offered include direct lending; corporate finance and advisory banking services for mergers and acquisitions; capital raising through debt and equity markets; capital restructuring; syndicated finance; securities and fiduciary services; cash management and trade services; and private equity.

**Global Financial Markets** provides treasury services to corporations, institutional and private investors, financial institutions and other market participants. It is primarily involved in market making, structuring, equity and debt sales and trading across a broad range of financial products including foreign exchange, interest rate / credit / equity and other structured derivatives. GFM also provides equity services through DBS Vickers which in turn offers a wide range of services to retail and corporate customers including research, sales and trading; share placement; nominees and securities custodian services and distribution of primary and secondary issues.

## Key highlights

### Singapore

- Leading market share in Singapore in a majority of areas
  - A leading mortgage lender especially in HDB housing market
  - A leading credit card issuer
  - Leader in auto loans
  - Leader in deposits with 50% share of savings

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- Maintained No.1 position with a 19.3% market share of equity issuances in Singapore in equity capital markets
- Topped the Singapore REIT league table with a 23.9% share
- Retained pole position in the Sing-dollar bond market with more than 43% market share
- Largest network of branches and self-service banking machines
- Introduced an industry first - a "money safe" guarantee to give its Internet banking (iBanking) customers added protection and greater peace of mind
- First bank in Singapore to give customers 14 days to review their investment decision, double the industry standard

## Hong Kong

- Together with Octopus and China UnionPay, DBS HK unveiled its innovative first-in-town DBS Octopus ATM Card that combines the functions of ATM card with Octopus' contactless smart card
- First bank to introduce Dual Password Authentication with One Time Password via SMS for Internet banking
- Among the first banks to offer Yuan settlement service to customers in Hong Kong

## Other highlights

- Launched RMB Debit Card, the first in China allowing customers to withdraw cash across China, Hong Kong and Singapore with no fees charged
- DBS Taiwan was the first bank to launch 2-year fixed rate mortgage in Taiwan
- DBS Bank underscored its commitment to China with the inauguration of a new headquarters building located at the heart of Shanghai's financial district
- DBS Indonesia won the Best Foreign Trade Finance Bank in Indonesia, Best Structured Trade Solution and Rising Star Cash Management Awards by The Asset Triple A Awards 2010 for the fourth year running
- DBS India was acknowledged as "India's Best Small Bank" and "India's Fastest Growing Small Bank" (Business Today - KPMG Survey India's Best Banks 2009) and was also the recipient of the "Rising Star Cash Management Bank Award" (The Asset Triple A Transaction Banking Awards 2010 and 2009)
- DBS India expanded its branch network rapidly over the past two years with 12 branches in prominent locations across the country in 2010
- DBS opened a branch in Ho Chi Minh City (Vietnam) in November 2010
- DBS Bank and RBS entered into an agreement to transfer RBS' retail and commercial banking customer base, business portfolios and related employees in Shanghai, Beijing and Shenzhen to DBS China in December 2010

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- DBS Bank unveiled its new regional DBS Treasures Private Client platform, specially designed to cater to the fast-growing segment of new wealth creators in Asia in April 2011
- DBS Bank inaugurated its new Taiwan headquarters at Shin Kong Xinyi Financial Center at the heart of Taipei's financial district in May 2011

## Awards and Accolades (Key Highlights)

### ASIA (2010)

**Safest Bank in Asia** – Global Finance

**Regional House of the Year** – Asia Risk

**Best Asian Large Corporate Banking: Ranked 5<sup>th</sup>** – Greenwich

**Best Private Bank in Asia, Ranked 10<sup>th</sup> (As voted by HNWI with AUM USD 1-5 million)** – Asiamoney

### SINGAPORE (2010)

**Best Bank in Singapore** – Euromoney, FinanceAsia, AsiaOne, Global Finance

**Best Investment Bank in Singapore** - The Asset, FinanceAsia, Alpha Southeast Asia

**Best Private Bank in Singapore** – Euromoney, Professional Wealth Management / The Banker, Asiamoney

**Best Foreign Exchange Bank in Singapore** - Global Finance, Asia Risk, FinanceAsia

**Best Trade Finance Bank in Singapore** - The Asset, Global Finance, Alpha Southeast Asia, Asian Banker

**Best Cash Management Bank in Singapore** - The Asset, Asiamoney, Alpha Southeast Asia, FinanceAsia

**Best Equity House in Singapore** – Euromoney, Alpha Southeast Asia, FinanceAsia, Asiamoney

**Best Debt / Bond House in Singapore** - IFR Asia, The Asset, Euromoney, Alpha Southeast Asia, FinanceAsia, Asiamoney

### HONG KONG (2010)

**Best SME Partner in Hong Kong** - Hong Kong Chamber of Small and Medium Business

**Customer Service Excellence, Gold Award** - Hong Kong Association for Customer Service Excellence

### CHINA (2010)

**Best Wealth Management Service Brand in China** - Money Weekly (Licai Zhoukan)

**Best Private Bank in China: Ranked 2<sup>nd</sup> (As voted by HNWI with >USD 25 million AUM)** – Asiamoney

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## **INDONESIA (2010)**

**Best Foreign Trade Finance Bank in Indonesia – The Asset**

**Best Structured Trade Solution in Indonesia – The Asset**

**Rising Star Cash Management Bank in Indonesia – The Asset**

## **INDIA (2010)**

**Fastest Growing Small Bank of India – Business World/PWC, Business Today/KPMG**

**India's Best Small Bank - Business Today/KPMG**

**Rising Star Cash Management Bank in India – The Asset**

For more information on the awards and accolades won by the DBS Group, please refer to our website at <http://www.dbs.com/dbsgroup/awards>.

## **Global Offices**

### **China**

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## Malaysia

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### **The Islamic Bank of Asia**

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