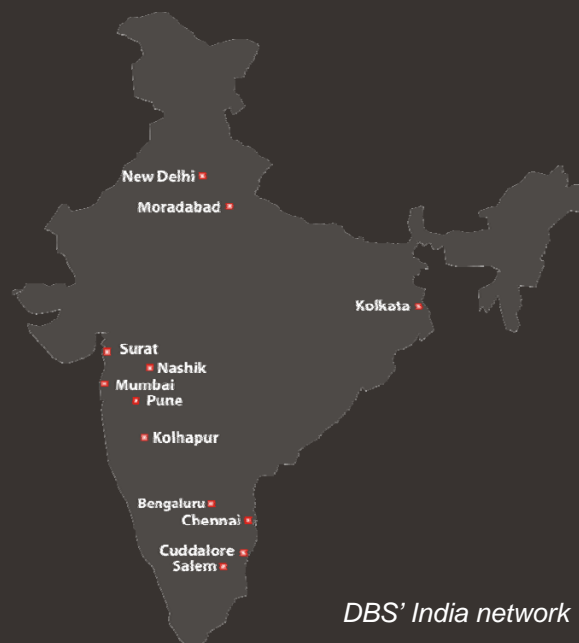


DBS INDIA FACT SHEET

About DBS Group

DBS Bank India is a branch of DBS Group Holdings Ltd, one of the largest financial services groups in Asia. Listed and headquartered in Singapore, DBS has operations in 15 markets with a network comprising more than 200 branches / outlets and over 1,100 ATMs across 50 cities. 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.

As a bank that specialises in Asia, DBS leverages its insights, deep understanding of the region and appreciation of local cultures to serve and build lasting relationships with clients. DBS is building on its growing presence in China, Hong Kong and Taiwan to intermediate the increasing trade and investment flows in the Greater China region. DBS is also focused on extending its footprint and facilitating capital flows in fast growing Indonesia and India.



DBS' India network

DBS' primary markets are in Singapore where it is the nation's largest bank and Hong Kong where it is a leading player.

About DBS India

DBS opened its first branch in India in 1995 and has since grown its network to 12 branches and 40 ATMs spread across the country in key locations. It is the first and the largest Asian bank in India and is committed to building a universal banking franchise in India with a significant presence across businesses, clients, products and services.

DBS leverages its insights, deep understanding of Asia and appreciation of local cultures to provide innovative and comprehensive financial solutions to individual clients, small and medium-sized enterprises (SMEs) and several blue-chip companies in India. The bank offers wealth management solutions through "DBS Treasures", and provides a wide range of corporate and investment banking services, including corporate lending, treasury services, transaction services and mergers and acquisitions (M&A) advisory services.

DBS INDIA FACT SHEET

Corporate Information

- India is a key growth market for DBS Group, which has operations in 15 countries, largely in Asia
- Opened first branch in India in 1995 and today has a countrywide network of 12 branches across 12 different cities – Bengaluru, Chennai, Cuddalore, Kolhapur, Kolkata, Moradabad, Mumbai, Nashik, New Delhi, Pune, Salem and Surat
- Well-capitalised with a 15% capital adequacy ratio and balance sheet size of INR 237,460 Million as of March 2011
- An employer of choice to over 700 employees in India

Key Business Advantages

- Focus on Asia, the fastest growing region in the world
- An Asian bank with insights and deep understanding 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

Products and Services

The Bank offers a portfolio of corporate banking and financial services for companies, financial institutions and small and mid-tier clients across industries and segments. These include capital markets, credit facilities, electronic banking services, securities and fiduciary services, treasury services, cash management, deposit accounts, international banking and trade finance.

The bank also offers wealth management solutions through “DBS Treasures”, an exclusive wealth management service offered to the bank’s most valued clients including “non-resident Indians” (NRIs) with products tailored to suit the needs of customers working or living outside India, to help meet their banking and financial aspirations.

Key Highlights

- “India’s Best Foreign Bank” – Financial Express – Ernst & Young survey 2010
- “India’s Best Small Bank”* – Business Today-KPMG survey (2010, 2009 & 2007)
- “India’s Fastest Growing Small Bank”* – Business Today-KPMG survey (2010 & 2009)
- “India’s Fastest Growing Small Bank”*** – Businessworld - PwC survey (2010)
- “Rising Star Cash Management Bank” in India – The Asset Triple A Transaction Banking Awards (2011, 2010 & 2009)

For more information, please contact:

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**Business Today-KPMG Survey (2009 & 2007) of India’s Best Banks in the category of Small Banks (Balance sheet of more than or equal to Rs.3,000 crore and not more than 10 branches)*

***Businessworld – PwC Survey (2010) of India’s Best Banks in the category of Small Banks (Balance sheet less than Rs.30,000 crore)*