

# DBS SINGAPORE FACT SHEET

## About DBS Group

DBS Bank Ltd in Singapore is the main subsidiary of DBS Group Holdings Ltd. Listed and headquartered in Singapore, DBS Group has operations in 15 markets with a network comprising more than 200 branches/outlets 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 an Asian 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. The Group is also focused on extending its footprint and facilitating capital flows in fast growing Indonesia and India.



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 Bank Singapore

The bank operates two brands – DBS and POSB – in Singapore where it is the leading player across many segments of the market. Its POSB brand is a well loved mass market franchise serving generations of Singaporeans.

DBS is the leading consumer bank in Singapore with over 4 million customers and leading market shares across many product segments including home and auto loans, wealth management, unsecured lending and cards, and deposits. The bank has also been a key partner in spearheading and financing the growth of Singapore's small and medium-sized enterprises (SMEs).

DBS is also a pioneer in the capital markets with extensive product origination and risk management capabilities. The bank was the first to launch Singapore's first real estate investment trust (REIT) in 2002 and is instrumental in meeting the growing demand of such funds in the region. It is also a well-regarded custodian for institutional investors and provider of wealth management products for

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individuals. A leader in treasury operations, DBS extends a broad range of capabilities in foreign exchange and derivatives, money market and securities trading to corporations and financial institutions.

## Corporate Information

- Operates two brands in Singapore – DBS and POSB
- Network of more than 80 branches/outlets, with more than 1,100 ATMs and 650 AXS Stations
- Over 4 million retail customers
- 7,500 employees
- DBS Singapore accounted for 64% of Group net profit as at 31 December 2010
- Established in 1968 as The Development Bank of Singapore to help fuel Singapore's industrialisation efforts

## Products and Services

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

**Consumer Banking** provides products and services that include current and savings accounts; fixed deposits; loans and home finance; cards & unsecured lending; and investments and insurance 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.

**Treasury & Markets** extends a broad range of capabilities in foreign exchange, interest rates and derivatives, money market and securities trading, to corporations and financial institutions. A leader in SGD and regional products with an excellent, customer-driven research capability and cutting edge risk management technology and systems. Treasury & Markets provides innovative, timely and affordable banking services and solutions, with the objective of achieving local dominance and regional leadership in Asia, particularly in Asian currencies.

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## Key Highlights

- Largest Bank in Singapore; with the widest network of branches, ATMs and AXS Stations
- Leading market share in a majority of areas:
  - Mortgage; Credit card issuer; Auto loans; Deposits
  - Singapore dollar bond market
  - Singapore syndicated loans space
  - Internet Banking with more than 1.4 million online customers
- First bank in Singapore to give customers 14 days to review their investment decision, double the industry standard

## Awards and Accolades

### *Euromoney 2010 - Awards for Excellence 2010*

- Best Bank in Singapore
- Best Debt House in Singapore
- Best Equity House in Singapore

### *Alpha South East Asia 2010*

- Best Bond House in Singapore
- Best Investment Bank in Singapore
- Best Equity House in Singapore
- Best M&A House in Singapore
- Best Trade Finance Bank in Singapore
- Best Cash Management Bank in Singapore

### *Asia Risk 2010 - Corporate Rankings 2010*

- Top 10 local banks in Asia ex-Japan
- Ranked 1st in Singapore dollar interest rate products, vanilla hedging instruments
- Ranked 1st in Singapore dollar interest rate products, structured hedging instruments

### *FinanceAsia 2010 - Country Awards 2010*

- Best Bank in Singapore
- Best Investment Bank in Singapore
- Best Broker in Singapore, DBS Vickers
- Best Equity House in Singapore
- Best Bond House in Singapore
- Best Foreign Exchange Bank in Singapore
- Best Cash Management Bank in Singapore

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## ***Asiamoney 2010 - Best Domestic Banks Awards 2010***

- Best Domestic Equity House in Singapore
- Best Domestic Debt House in Singapore

## ***The Banker 2010 - Top 200 Asian Banks***

- DBS – Ranked 10th

## ***Global Finance - World's Best Sub-Custodians 2010***

- Best Sub-Custodian in Singapore

## ***Global Finance 2010 - Best Islamic Finance Institutions 2010***

- Best Islamic Finance Bank in Singapore

## ***AsiaOne - People's Choice Awards 2009***

- Best Card: POSB Everyday Card
- Best Bank: DBS

## ***Global Finance 2010 - World's Best Developed Market Banks 2010***

- Best Bank in Singapore

## ***Public Affairs Asia - The Gold Standard Awards 2009***

- The Gold Standard in Crisis Communications (DBS SG & HK)

## **For more information, please contact:**

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