

DBS GROUP FACT SHEET

Listed and headquartered in Singapore, DBS Group Holdings Ltd has operations in 15 markets with a network comprising more than 200 branches/outlets and over 2,000 self-service banking machines 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 four consecutive years, since 2009.

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

As an Asian bank that specialises in Asia, DBS will leverage its insights, deep understanding of the region and appreciation of local cultures to serve and build lasting relationships with clients. DBS will leverage 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. For more information, please visit: 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 over 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 62% and 19%, respectively of Group net profit in year 2011
- Regulated by Monetary Authority of Singapore
- Established in 1968 as a development bank to help fuel Singapore's industrialisation efforts

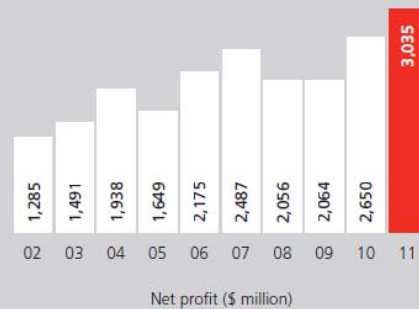
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Key Financial Indicators (2011)

NET PROFIT*

▲ **15%**
\$3,035 m
 2010: \$2,650 m

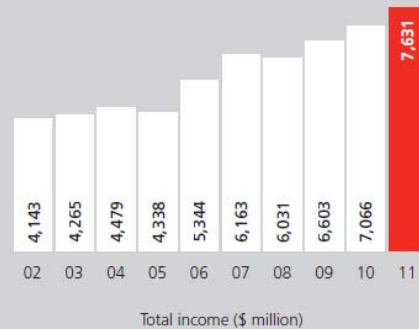
Net profit rose 15% to cross the \$3 billion mark for the first time as focused execution of strategic initiatives, prudent risk management and a strong balance sheet enabled DBS to capture opportunities across the region



TOTAL INCOME*

▲ **8%**
\$7,631 m
 2010: \$7,066 m

Total income reached a record \$7.63 billion as both net interest income and non-interest income reached new highs

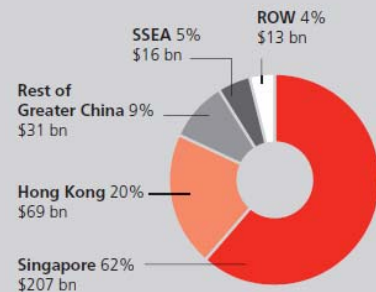


ASSETS BEFORE GOODWILL

▲ **20%**
\$336 bn
 2010: \$279 bn

Asset growth was broad based

- Singapore ▲ 15%
- Hong Kong ▲ 31%
- Rest of Greater China ▲ 49%
- South and Southeast Asia (SSEA) ▲ 18%
- Rest of World (ROW) ▲ 7%



Assets before goodwill

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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

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.

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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
 - Leading in internet and mobile banking with 1.7 million internet banking users and over 400,000 mobile banking users
 - Maintained No.1 position with a 25% market share of equity issuances in Singapore in equity capital markets
- Topped the Singapore REIT league table with a 30% share
- Retained pole position in the Sing-dollar bond market with more than 30% 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

- Deepening cross-border connectivity by serving the offshore expansion needs of Chinese state-owned enterprises and red-chip companies
- In 2011, opened new RMB accounts for 2,750 corporate customers and acquired over 50 new Chinese state-owned and privately-owned companies as clients
- Continue to lead in the CNH space, with an estimated 15% share of the CNH interbank market, 12% share of CNH trade transactions and 3% share of the CNH deposit market in Hong Kong

Other highlights

- Only Singapore bank with a significant footprint in China, Hong Kong and Taiwan, with over 110 branches and 150 ATMs across the three markets
- DBS China's deposits grew about 40% and was one of the first foreign banks to bring the loan-to-deposit ratio below 75%, in line with regulatory requirements
- In China, the bank completed a landmark transaction which resulted in the successful migration of close to 6,000 customers and approximately USD500 million in assets under management from the Royal Bank of Scotland (China)
- DBS Taiwan is now a wholly owned locally-incorporated subsidiary, underscoring our commitment to Taiwan

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- DBS Bank inaugurated its new Taiwan headquarters at Shin Kong Xinyi Financial Center at the heart of Taipei's financial district in May 2011
- DBS India grew Institutional Banking revenues by 65%, and recorded over 130% growth in local currency customer assets.
- DBS India expanded its branch network rapidly over the past two years with 12 branches in prominent locations across the country in 2010
- DBS Indonesia continues to be recognised for our strong corporate banking capabilities, and was named the best provider of treasury and working capital solutions to MNCs and large corporates in Indonesia by The Asset
- 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

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Awards and Accolades (Key Highlights)

 <p>Safest Bank in Asia for 4 years running (2009 – 2012) Ranked 15th Globally</p>	 <p>Bank of the Year, Singapore</p>	<p>Asian Banking & Finance</p> <p>Singapore Retail Bank of the Year</p>	 <ul style="list-style-type: none"> Best Sub-custodian bank Best Transaction Bank Best E-Commerce Bank Best Cash Management Bank
 <ul style="list-style-type: none"> Best Bank Best Investment Bank Best Equity House Best Bond House Best FX Bank Best Cash Management Bank Best Broker 	 <ul style="list-style-type: none"> Best Bond House Best Equity House Best Investment Bank Best Institutional Broker 	 <ul style="list-style-type: none"> Best local brokerage Best Bookrunner, SGD 	
 <p>China</p>  <p>Best Treasury and Cash Management Bank (Foreign)</p>  <ul style="list-style-type: none"> Ranked 1st: Best Foreign cash management banks as voted by small corporates Ranked 3rd: Best Foreign cash management banks as voted by medium corporates 	 <p>India</p>    <p>Rising Star Cash Management Bank</p>		
 <p>Taiwan</p>  <ul style="list-style-type: none"> Ranked 2nd: Best Foreign cash management banks as voted by small corporates Ranked 2nd: Best Foreign cash management banks as voted by small corporates Ranked 3rd: Best Foreign cash management banks as voted by large corporates Ranked 2nd: Best FX (vanilla) options provider for local Asian currencies and non-Asian currencies as voted by corporates 	 <p>Indo</p>  <p>Best Trade Bank (Foreign)</p>  <p>Best Broker – Southeast Asia</p>		

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>.

DBS GROUP FACT SHEET

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DBS GROUP FACT SHEET

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The Islamic Bank of Asia

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