

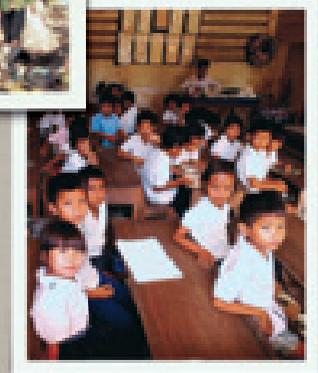
# A Passion for Asia

We believe the underlying momentum in key Asian economies will help this region ride out challenges in the global financial arena today. With a firm focus on Asia, DBS continues to grow stronger as we expand in this region. This would not be possible, however, without our most valuable asset – our people. Their drive and determination have enabled us to seize opportunities, bringing us to where we are today.

At DBS, we acknowledge the passion, commitment and can-do spirit in each of our 13,000 plus staff.



# Dedicated to teamwork



"I should be used to this by now," Richard mulls. Plastic bags, tin cans, cardboard boxes and other refuse cover the ground. Tsz Fai hands out another paper bag of food to the eager villagers.

Undaunted by the filth and stench, they teamed up to help children in a rubbish village in Cambodia.

*We are Richard and Tsz Fai and we work at DBS.*





30km cycle rides. 3km swims in freezing water. Each day, a test of discipline and endurance. Truth is, I relish every challenge.

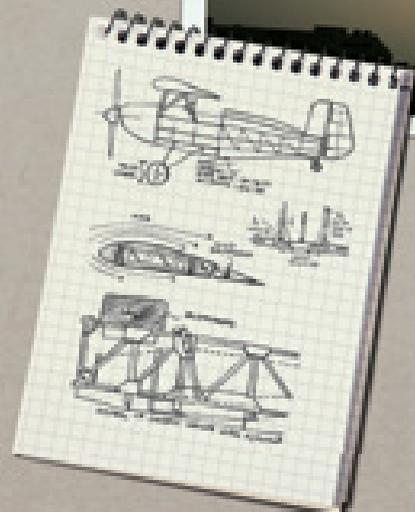
From casual runs to marathons to triathlons. Setting his mind on the finishing line, he always goes the distance.

*I am Frederick Ting and I work at DBS.*

## Confidence to excel



## Passionate and committed



Limitless skies. Unending seas. A "Never-say-die" attitude. New experiences unfold at every turn. The more I discover, the more I want to discover. Pilot. Sailor. Biker. Poet. Historian.

With his zest for life, he believes life is an unending journey full of new experiences waiting to be discovered.

*I am Mukund Murty and I work at DBS.*

# Integrity and respect

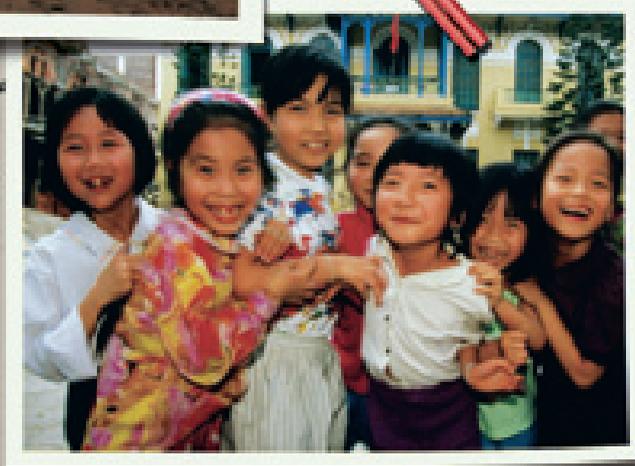
Challenges can be conquered when you believe in yourself and have someone by your side. An unfortunate accident 13 years ago left me paralysed from the neck down. With help from my mother, I support myself with a full time job.

Despite his predicament, he displays an uncommon strength, earning respect from colleagues and friends.

*I am Peter Loh and I work at DBS.*



VIETN



## Value relationships

To save their sick child, a young couple left home. Alone in a strange land, they called out for help. I heard their cry, saw beyond. And resolved to extend hope to others, just like them.

Although miles away from Vietnam, a simple request for rice moved her to set up a charity to help children from her homeland.

*I am Meggie Pham and I work at DBS.*