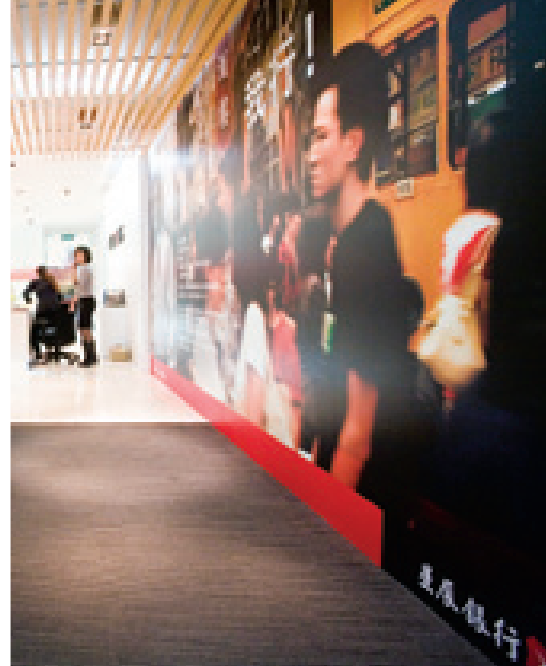




Igniting the Can-do Spirit

Community service projects in Jakarta, Mumbai and Shanghai showcased the passion, commitment and 'can-do' spirit of our colleagues, and helped them realise that they can make a difference.



(from left to right) > Artwork from youth outreach programme “DBS Art on the Move” getting admiring glances from DBS Hong Kong’s senior management. > DBS offices were decked with “can-do” messages to help instill a sense of organisational pride.

DBS staff from Singapore, Hong Kong and India were sprucing up a school in Mumbai that offers free education to the children living in nearby slums.

Oblivious to their paint-splattered faces and clothes, they were completely engrossed in getting the paintwork done. Some even deftly clambered up ladders to cover the hard-to-reach areas.

“This trip made me realise that in however small a way, I can actually make a difference in someone else’s life. That is very empowering for me,” commented Yong Chung Hau from Singapore.

The Mumbai trip was one of three Corporate and Social Responsibility projects that DBS implemented last year. As a bank that lives and breathes Asia, we recognise the importance of educating the young because they hold the key to Asia’s future.

- Indonesia – DBS worked with Sampoerna Foundation to offer 600 scholarships and provide training for 100 teachers. About 150 DBS Indonesia staff and 20 colleagues from Singapore and Hong Kong spent the weekend scrubbing, cleaning and painting the compound of a run-down junior high school in downtown Jakarta.
- India – DBS worked with World Vision and Aseema to improve the infrastructure of two schools in Mumbai. DBS staff from Hong Kong and Singapore joined their colleagues in India to paint classrooms and create murals.
- China – About 20 colleagues from Singapore and Hong Kong planted a rooftop garden together with children at a Shanghai boarding school. Preserving the environment is a growing concern in China, and the initiative aimed to raise awareness of

the issue among the young while cultivating the values of responsibility and patience.

In the process of helping the children, our colleagues not only forged teamwork with one another but also built rapport across different business units and markets.

Janice Lee from Hong Kong said: “I got to know my colleagues a lot better on this trip, even those from Singapore! This is a very precious opportunity as we have colleagues from both Hong Kong and Singapore working together with a common purpose.”

Celebrating our own “Can-do” Heroes

To instill a powerful sense of organisational pride and belonging, we featured the energy and dynamism of our colleagues in a regional brand campaign in 2006. Last year, we took it further by showcasing real-life examples



“GOING OFF THE BEATEN TRACK
OPENS UP A NEW WORLD.”

Hendra Saputra – DBS Indonesia



(from left to right) > DBS staff made a difference by giving more than 1,800 children living in Mumbai slums an improved learning environment. > At DBS, we acknowledge the passion, commitment and 'can-do' spirit in each of our 13,000 plus staff.

of how some DBS colleagues lived adventurously, met physical challenges with confidence and gave back to the community with passion and commitment.

They embody the New Asia spirit and are heartwarming examples of the "can-do" attitude of our 13,000 employees across the globe.

Singaporean Peter Loh overcame his physical disabilities to support himself with a full-time job with the help of his mother. Manjula Shetty from DBS India volunteers selflessly to be mother, mentor and provider to the children at an orphanage.

"We highlighted these true and inspiring stories of DBS staff because we wanted our colleagues to realise their full potential and know that they can make a difference," said Karen Ngui, MD & Head of Group Strategic Marketing & Communications.



For the Children of Asia

"Will you come back to play with us?" asked a child from a special needs school in Hong Kong.

DBS Hong Kong partnered Hong Kong Youth Arts Foundation to present an art outreach programme called "DBS Art on the Move" in celebration of the 10th Anniversary of HKSAR.

DBS Hong Kong CEO Amy Yip noted: "2007 was a historically significant year for Hong Kong and we were keen to celebrate this moment with the community. Time and again, Hong Kong has overcome adversity and gone from strength to strength due primarily to the energy and creativity of our citizens. We hope to hand over this New Asia spirit to our next generation."

By transforming Hong Kong's bauhinia emblem into vibrant art creations, the programme aimed to instill an appreciation of Hong Kong's rich

heritage through a series of traditional Chinese folk art workshops. Led by senior management, staff volunteers conducted workshops at selected schools, including those for under-privileged children.

Over at DBS Indonesia, our colleagues took the fasting month of Ramadan as an opportunity to build closer ties with the community. They lovingly prepared meals and invited children from a local orphanage to break fast together.

Investing in Our People

DBS' achievements over the years would not have been possible if not for the hard work and dedication of our 13,000 plus colleagues.

To celebrate the commitment and loyalty of our long-serving colleagues, senior management hosted a special service recognition award ceremony for 260 of them, where they spent a pleasant afternoon catching up with

"WHERE THERE IS HOPE,
THERE CAN BE HAPPINESSES."

Manjula Shetty - DBS India



(from left to right) > Our regional brand campaign in 2007 celebrated true and inspiring stories from our own staff. > Besides bringing joy, DBS staff also taught the children in a Shanghai boarding school the importance of protecting the environment.

old friends and regaling each other with war stories.

DBS is beginning to see improved employee engagement as greater emphasis is placed on people management; better training and development plans are provided; and good performance is recognised.

Under the sponsorship of Chairman Koh Boon Hwee, we launched our first bank-wide people management programme comprising two modules - the two-day Performance Management workshop and the three-day residential module "Managing People in DBS".

As testimony to DBS' expertise in developing training programmes, we were the first bank to be awarded the "Accredited Financial Training Provider" status by the Institute of Banking and Finance, the Singapore body tasked with appointing training providers for programmes covering all financial

services disciplines. DBS received the accreditation for putting together comprehensive development programmes for "Corporate Banking Relationship Management – Enterprise Banking".

Promoting Work-life Harmony

As a strong advocate, DBS regularly conducts activities to promote work-life harmony. During Kids@Work day, staff were encouraged to bring their children to the office so that they could see their parents at work. DBS Hong Kong's Family Day saw an overwhelming 2000 staff and their families enjoying themselves at Ocean Park.

Similar staff bonding activities were organised at various offsite gatherings in India and Indonesia, forging stronger ties among colleagues.

Providing further support to our staff in both their work and personal life, an Employee Assistance Program set up in

Hong Kong allowed staff and their family members to call up professional counselors to talk about any matter related to work, family or stress.

One Bank, One Team, One Heartbeat

We have seen encouraging results in 2007 from efforts to increase employee engagement and to exemplify our core values through the celebration of our staff "can-do heroes". The community service projects in three Asian countries have also gone some way to help our colleagues realise that they can play a part in shaping the lives of less privileged children in Asia.

We will continue to reinforce our 'can-do' spirit across the organisation in 2008, moving forward as One Bank, One Team, One Heartbeat.



"SMALL STEPS CAN MAKE A BIG DIFFERENCE."

Sean Goh – DBS Singapore