

CONTRIBUTING TOWARDS A BETTER FUTURE FOR ASIA

Driven by the conviction that children are the future of Asia, DBS colleagues embarked on numerous community projects, including bringing children from an Indonesian orphanage out on a farm trip, delivering educational gifts to low-income households in Singapore and collecting stationery for children in Cambodia. In 2008, over 2,000 of our people impacted 20,000 young lives across 11 markets in Asia.



Bringing educational gifts to low-income students in Singapore – in conjunction with Children's Day

"Over 450 DBS staff took time out from work to deliver educational gifts such as study desks, desk lamps and schoolbags to the homes of 475 children from low-income households."



CHILDREN AND LEARNING IN ASIA

As a bank that lives and breathes Asia, our corporate social responsibility (CSR) programme is focused on supporting children and learning because we believe that children hold the key to Asia's future. DBS' community initiatives are aimed at helping children reach their full potential, be it in academics, sports, music or the arts. Through these initiatives, we also aim to foster a culture of staff volunteerism.

In 2008, more than 2,000 of our people (or 13% of our workforce) participated in CSR efforts for children and learning-related causes, touching 20,000 young lives across 11 markets in Asia.

In April 2008, DBS India's Manjula Shetty organised an outing for hundreds of students from low-income families. They toured Mumbai's famous landmarks, many of them for the first time. It was a fulfilling day, and the elation of the children was reflected in their faces.

On the journey back, Manjula, from DBS' Technology and Operations team, recounted: "One student fell ill with a fever and began vomiting. Still, he would not leave my side. I was worried as the boy was very weak, so I sat with him for moral support and provided first aid. When I explained to his mother that her child was sick, she told me that her

child had not slept for the last three days as he was so excited about the tour! When the parents and school teachers thanked our team for the wonderful outing, I told them to thank DBS instead for making it happen."

In Singapore, a team of colleagues knocked on the doors of over 100 one-room public flats and asked the children in the homes: "What do you need to study better?", in order to fulfil their wishes. "They asked for such simple things, like school shoes, story books, a desk lamp", said Tan Kah Tian, from Group Legal, Compliance and Secretariat. "We saw one primary school boy who was studying on the floor, and his eyes just lit up when we told him we would get him a desk, a chair and a lamp."

Over in Indonesia, DBS' Surabaya branch initiated a collection drive for personal computers, books, educational CDs, TVs, DVDs, speakers and other equipment useful for vocational training. Their efforts benefited over 1,000 children between the ages of three and 18.

These initiatives are but a few of the many community projects undertaken by our people last year to support children in the area of learning. Beginning early 2008, DBS made giving back to the community a hallmark of our 40th

anniversary celebrations, and colleagues across the region rallied behind the cause, displaying a passion for service that exemplifies DBS' can-do spirit.

Project 80/40: As part of our 40th anniversary celebrations, DBS challenged our people to create, develop and execute their own community projects to benefit the children of Asia. The target was 40 community projects to be completed over 40 days. Our colleagues, however, set their sights higher, initiating 80 projects instead. Among them, one Singapore team built a basketball court for primary school children in the remote village of Juara in Malaysia. Another taught children in a Cambodia village school about sanitation. Others embarked on fund-raisers and bake sales. In all, close to SGD 200,000 was raised for children's charities across Asia.

DBS Happy Ever Asia Fund: To encourage all in DBS to participate in community initiatives, we created the DBS Happy Ever Asia Fund, to selectively match funds raised by colleagues for charitable causes, up to SGD 20,000 per project. DBS donated over HKD 880,000 to Sowers Action, a Hong Kong-based NGO, for the rebuilding of a school damaged by the Sichuan earthquake. DBS also ran a public campaign to rally Singaporeans to contribute towards a better future for the children of Asia.

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- 1 Over 1,000 colleagues, families and friends took part in the Hong Kong Community Chest Walk for Millions, raising over HKD 200,000 for the Hong Kong Community Chest.
- 2 DBS Hong Kong CEO Amy Yip presenting a cheque to Gilbert Mo, Director of Sowers Action, for the rebuilding of Ma Chuan Primary School, which was badly damaged in the Sichuan earthquake

Children's Day Initiative: In Singapore, we collaborated with all five Community Development Councils to provide 475 children from low-income families with educational gifts. In October 2008, over 450 colleagues personally delivered the gifts to the children's homes. As a show of support for our cause, DBS client and 77th Street founder Elim Chew as well as Seah Kian Peng, Member of Parliament for Marine Parade GRC, joined our people in delivering the gifts to the children.

Other initiatives: In Hong Kong, over 1,000 colleagues, families and friends took part in the Community Chest Walk for Millions in January 2008. Some 80

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- 3 Colleagues travelled to a remote school in Guangdong, China where they built a library, taught geography lessons, and played games with the children.
- 4 More than 1,000 colleagues and corporate partners took part in the DBS Children's Charity Run in Singapore, which raised SGD 140,000 for the Singapore Children's Society

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Shenzhen colleagues made the trip down to participate in the walk. DBS had one of the largest staff contingents among corporates, and raised over HKD 200,000 for the Hong Kong Community Chest. We were also awarded the "Outstanding Walking Team Award" for the third year. In addition, DBS Hong Kong has also won the "Caring Company Award" for the second year running.

In Singapore, more than 1,000 colleagues and corporate partners took part in the DBS Children's Charity Run, which raised SGD 140,000 for the Singapore Children's Society. At the 2008 Asian Children's Festival organised

by the National Library Board, our volunteers helped to collect almost 500kg of stationery items from the public for underprivileged children in Cambodia.

CRISIS RELIEF

In 2008, DBS donated SGD 440,000 to various charity organisations including the Singapore and China Red Cross to assist in relief efforts in the aftermath of the China snowstorms, Sichuan earthquake and Cyclone Nargis in Myanmar. In addition, we facilitated public donations of SGD 3.7 million to those affected by these disasters by opening up our ATM network and internet banking channels in Singapore.

Building the Can-Do spirit

"Celebrating 40 years of corporate achievements, DBS' 40th anniversary celebration was performed by our people, for our people – a true testament to the passion and creativity of our colleagues."



ENGAGING OUR PEOPLE

To imbue a strong sense of organisational pride and ownership among our people, in 2008, we continued to make it a priority to engage colleagues through regular regional townhalls, dialogue sessions, as well as targeted divisional and unit-specific engagement programmes such as teambuilding activities. In line with our belief in harnessing and showcasing the talent within, our 40th anniversary celebrations were marked by an evening of performances not by professional entertainers, but by our own people.

Since 2006, we have also measured and tracked employee engagement annually, and employee engagement has been improving year on year.

Another reason employee engagement has improved is that we have made available better training and development opportunities to staff. In 2008, DBS continued to spearhead initiatives in talent development and career management. In addition, we encourage our people to empower themselves and to take charge of their own development by providing an extensive range of courses online for all their learning and development needs. To develop leaders within and to cascade the culture throughout the

bank, the bank conducted a two-day Performance Management workshop and a three-day "Managing People in DBS" programme, targeted at all people managers.

ENVIRONMENTAL SUSTAINABILITY

In 2008, DBS embarked on an environmental sustainability programme focusing on energy conservation and recycling. Under this programme, we rolled out two initiatives, "Project OFF IT" and "Project SORT IT", which were implemented with the help of "Workplace Champions" recruited from various departments.

Under "Project OFF IT", which focuses on energy conservation, we reviewed the runtime for lighting and Air-Handling Units, and actively managed our energy use through increased monitoring of our energy consumption. Other measures implemented include the installation of energy-saving light fittings and the optimisation of the central air-conditioning system to achieve greater energy efficiency. For Singapore alone, these initiatives will save DBS over 2.3 million KWH per year, enough energy to power 5,000 Singapore households for a month.

"Project SORT IT" was implemented to encourage colleagues to recycle used materials. Recycling bins were placed

throughout office premises in Singapore, and within the first two months, we collected over five tonnes of paper – equivalent to saving 100 trees.

In addition, DBS Indonesia implemented a "Go Green" effort in Jakarta branches. Email newsletters with conservation tips and reminders are sent out monthly to our Jakarta colleagues and "Certificates of Achievement" are awarded monthly to the three most energy and water-efficient branches.

LOOKING AHEAD

While 2009 will be a challenging year, DBS will strive to better our corporate and social responsibility efforts, invest in our people and workplace, and focus on better servicing our customers.