

Asia First

Asia is recovering from the global financial turmoil as a strengthened economic bloc. A more robust and influential Asia, a major player on the world stage, has emerged from these challenging and unprecedented times.

Asia today is taking the lead, building on its history and strong foundations to become the world's powerhouse of ideas, innovation and commerce.

Indeed, this is shaping up to be Asia's decade: the world's resources, capital and talent are increasingly being channelled into this vibrant and opportunity-filled region.

Born and bred in Asia, DBS understands Asia, its people, its cultures, the ins and outs, and the ups and downs of doing business in the region. We are fully committed to our customers and the communities in Asia.

DBS puts Asia first.

DBS. Living, Breathing Asia

With the 'money safe' guarantee, DBS' iBanking customers can enjoy peace of mind when they transact online, safe in the knowledge that the bank will protect and reimburse them in the unlikely event of unauthorised transactions on their iBanking accounts.



First for our Customers

At DBS, we put our customers first. And the confidence our customers have in us drives us to excel and to redefine boundaries.

In a move that surprised the market but reflected DBS' confidence and leadership in Singapore, we underwrote a SGD 2.25 billion deal to YTL group to acquire Power Seraya. We signed off and brought in seven international project financing and relationship banks who committed more than SGD 1 billion. This was probably the largest sole underwritten deal in Asia Pacific to be sold down so successfully.

DBS introduced the 'money safe' guarantee, under which, DBS' iBanking customers are automatically protected when transacting online, with the bank reimbursing them in the unlikely event of unauthorised transactions on their iBanking accounts.

DBS won a bumper crop of awards during the year; a total of 86 including numerous regional awards:

- We bagged eight FinanceAsia Country Awards for Achievement, including 'Best Asian Bank' – a first for us.
- In the IFR Asia Awards, we were bookrunner in the Noble Group USD 2.4 billion three-tranche loan, named 'Issuer of the Year'.
- In Asiamoney's Deals of the Year, the Adaro Indonesia USD 800 million 7.625% bonds due 2019, in which DBS was bookrunner, was voted 'Best High-Yield Bond'.
- We scored a 'Special Achievement Award' from Singapore Exchange for our pioneering efforts and pivotal role in promoting Singapore as a key fund-raising centre.



First in our Network

As an Asian bank, DBS leverages its deep understanding of the region, local culture and insights to serve and build lasting relationships with its customers.

Our China network continued to expand over the year. We now have eight branches and seven sub-branches across eight cities in China. Our customer base has tripled in size since our incorporation in China.

In India, we opened two new branches bringing us to 10 branches across 10 cities, making DBS the largest Singapore-based bank, and the sixth largest foreign bank in the country. DBS India won two Business Today awards: 'India's Best Small Bank Award' and 'India's Fastest Growing Small Bank Award'.

Indonesia is one of our fastest growing franchises in terms of branches. Strong, organic growth has made DBS Indonesia one of the country's leading foreign banks – the opening of three branches during the year gives us a total of 40 branches across 11 cities in Indonesia.

DBS Hong Kong opened its fifth Enterprise Banking Centre in Kwai Chung, bringing greater banking convenience to small and medium-sized enterprises.

DBS Taiwan expanded its DBS Treasures Centres network to five centres.

DBS Bank underscores its commitment to China, with the inauguration of its new headquarters building located at the heart of Shanghai's financial district. Here, DBS Chairman, Koh Boon Hwee (with Chief Executive Piyush Gupta and other board members) officiates at the ceremony, a milestone for the bank.



Under the POSB/C3A Active Neighbours programme, POSB is recruiting seniors to help out on a part-time basis, assisting other seniors with their banking transactions and encouraging them to use self-service banking services for greater convenience.

First in our Relationships

DBS is committed to being transparent with our customers and building trusted and rewarding relationships.

DBS recognises the value of enduring relationships; understanding customers' lifestyles enables us to constantly innovate to better meet their needs and strengthen relationships further.

We are the first bank to offer a 14-day cooling off period for customers who are buying investment products, and the first to offer a flat 1% rate for all unit trust purchases; simple ideas that make sense to our customers.

DBS introduced LiveFresh, the first credit card in Singapore to offer Visa payment, Visa payWave and EZ-Link services on a single card, offering the speed and convenience of contactless payment.

POSB and The Council for Third Age (C3A) teamed up to address the financial needs of baby boomers and older Singaporeans, kicking off with three initiatives: POSB Active Neighbours Programme, Financial Literacy for Seniors and Ageing has its Privileges.

DBS launched DBS xDDA, an industry-first initiative which will simplify and speed up GIRO applications for customers.

DBS China issued its first RMB debit card, which allows customers to withdraw cash from DBS ATMs in China, Hong Kong and Singapore at no cost.



DBS' CSR initiatives aim to improve the lives of the less fortunate in the region and to touch the communities in which the bank operates.

First in our Hearts

Caring for the family and community is an Asian value that DBS proudly upholds.

At DBS, we believe in supporting children and learning in Asia as the young hold the key to Asia's future.

'DBS Happy Ever Asia Relay', our 2009 regional Corporate Social Responsibility (CSR) programme, was a resounding success, raising over SGD 650,000 in three months. With DBS matching funds raised, more than SGD 1.3 million will go towards helping the children of Asia.

DBS Hong Kong launched its flagship community programme 'DBS Social Enterprise Experience', providing a learning platform for youths to hone their business skills and understand more about social entrepreneurship.

'POSB Run for Kids' was a charity run organised to help less privileged children. More than 3,500 runners took part in the inaugural event, which raised SGD 250,000. The funds went to the Singapore Children's Society and an education welfare fund for needy students in primary schools in Pasir Ris-Punggol Group Representation Constituency (GRC).

'Hair for Hope' was an initiative in which 23 Singapore staff shaved their heads for charity, raising SGD 120,000 for cancer-stricken children. Following this, a further five staff in DBS Indonesia were inspired to lose their locks for charity.