

Building a better future for Asia

DBS is committed to building a better future for Asia. In 2010, we undertook a range of initiatives across our six key markets to support children and learning. In addition, we continue to invest in our people and create a vibrant working environment to make DBS a great place to work.



Close to 4,200 staff turned up in dazzling costumes for the DBS Singapore Dinner and Dance held in November.

Asian countries have a long and rich tradition of community involvement and outreach. As a bank that is born and bred in Asia, DBS understands the importance of nurturing relationships, serving the community and improving lives.

For decades, DBS, which started out as the Development Bank of Singapore, has helped businesses and individuals to fulfill their dreams. This philosophy continues to drive us today. In line with this, our corporate social responsibility (CSR) programme is focused on supporting children and learning because we believe that the young hold the key to Asia's future.

DBS actively engages our 15,000 employees to give back to the community. In 2010, our people continued to transform lives and help

children access education in DBS' six key markets comprising Singapore, Hong Kong, China, India, Indonesia and Taiwan.

Singapore

In July 2010, 24 DBS colleagues in Singapore participated in the Children's Cancer Foundation (CCF) "Hair for Hope", a fund-raising event where volunteers shave their heads in a show of support for children with cancer. For their efforts, DBS raised over SGD 58,000 for the CCF. The funds will be channelled to CCF's therapeutic play and "Back to School" programmes.

On Children's Day, which falls on 1 October 2010 in Singapore, staff from DBS Treasury & Markets donated SGD118,000 to The Straits Times School Pocket Money Fund. The funds provide needy children with pocket money to

defray meal expenses, bus fares and meet other schooling needs.

DBS was also the official banking partner of the inaugural Youth Olympic Games, which was held in Singapore in August 2010. The international sporting event provides a platform where young athletes not only compete, but also take part in a range of innovative learning programmes.

A part of DBS, POSB has served generations of Singaporeans over the past 134 years. It is affectionately known as the "People's Bank", and prides itself on being "Neighbours first, bankers second". Since the 1960s, POSB has been reaching out to children, and inculcating in them the value of saving. In 2010, for the second year running, POSB held a charity run which raised SGD 325,000 to help needy children

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in Singapore. Some 5,500 participants, including 3,500 children, took part in the POSB Run for Kids 2010.

Since 2009, POSB has teamed up with the Council for Third Age, an independent organisation which promotes active ageing in Singapore, to address the financial needs of baby boomers and older Singaporeans. Under the partnership, the two organisations leverage on each other's expertise and network to provide financial products and services, as well as relevant programmes, to help those who are 45 and above enjoy health and be financially prepared for their later years.

Initiatives rolled out include the POSB Active Neighbours programme, where senior Singaporeans are recruited to assist other seniors with their banking transactions at POSB branches, and to educate them on the use of self-service banking machines. In addition, seniors can also benefit from a series of financial literacy and rewards programmes which include dining and travel privileges. In May 2010, the two organisations also jointly launched the POSB ACTIVE Card, the first debit card with cashback features in Singapore designed to enhance the lifestyle of mature consumers. As at the end of 2010, over 77,000 seniors had signed up for the POSB ACTIVE Card.

Hong Kong

Social entrepreneurs drive social innovation and improve the state of the communities in which they operate. DBS is committed to supporting their development.

In Hong Kong, the bank continued to build on the DBS Social Enterprise Experience. Now into its third year, the flagship community programme attracted participation from local enterprises and secondary school students. Over 1,500 students attended five seminars and a two-day enterprise trade show, where they picked up valuable business knowledge and skills. Some of these students were subsequently given the opportunity to apply this business know-how running DBS-sponsored stalls at the Chinese New Year flower market at Victoria Park. Over 30 staff mentors worked with the students throughout the programme, guiding them on how to run a business.

In addition, for the ninth year in a row, DBS Hong Kong colleagues, together with their families and friends, took part in the Hong Kong Community Chest Walk for Millions in January 2010. The 1,000-strong DBS contingent was named "Outstanding Walking Team" for the fourth consecutive year, in recognition of their part in raising over HKD 117,000 to support local children and youth services.



1,500 students participated in the DBS Social Enterprise Experience programme in Hong Kong.



DBS CEO Piyush Gupta flagging off the POSB Run for Kids event, which raised SGD 325,000 to help needy children.

China

In China, DBS has partnered Shanghai Charity Foundation to set up a SGD 250,000 fund, which will provide scholarships to migrant children in China. A portion of these funds has been donated to two migrant schools in Jinshan, to provide the students with a better learning environment,



900 DBS China colleagues working together to form the DBS logo at a team-building event in Shanghai.

equipment and library facilities. Over 20 staff volunteers also accompanied 100 migrant students to the 2010 Shanghai World Expo, Shanghai, in October.

India

On 17 January 2010, thousands of people participated in the Mumbai Marathon – one of India’s largest charity fund-raising initiatives – in support of various charities and causes. Sixty DBS India staff participated in the 6 km Dream Run in support of our non-governmental organisation partners, Aseema and Mumbai Mobile Crèches. The initiative raised over SGD 13,000 for the two beneficiaries, which are actively involved in providing education to underprivileged children.

DBS also donated over INR 1.7 million to help construct facilities in an educational centre being built by Aseema. Apart from making contributions towards this cause, in February 2010, over 30 of our people rolled up their sleeves to help in the construction of this facility, which is located in a remote tribal village about 150 km from Mumbai.

In 2010, the DBS branch in Mumbai also hosted 35 students from Aseema to a branch visit where the children learnt more about banking as well as the importance of saving.

Indonesia

DBS is partnering Indonesian Street Children Organisation (ISCO) to support the education of 550 underprivileged children over the next few years. To this end, in 2010, we donated IDR 425 million to ISCO. DBS Indonesia staff volunteers also helped to tutor these children who live in slum areas throughout Jakarta.

2010 also saw DBS extending help to support relief efforts in Padang, Indonesia. In the wake of the Padang earthquake, which destroyed many homes and displaced hundreds of thousands of families in 2009, DBS



DBS staff lending a hand with the construction of an educational centre in India.

Indonesia initiated a fund-raising programme which garnered IDR 1 billion for Habitat for Humanity. In addition, our colleagues participated actively in the reconstruction effort and helped to build 43 homes, which were completed in November 2010.

Taiwan

DBS Taiwan will be donating NTD 5 million to Taiwan Fund for Children and Families over 2010 and 2011 to help put 500 children in school. This is part of the “DBS Happy Ever Asia Relay” initiative

launched in 2009, whereby our people across the region came up with an array of creative ideas to raise funds for underprivileged children in Asia.

MAKING DBS A GREAT PLACE TO WORK

People are our most important asset, and an important pillar of DBS’ staff engagement plan is training and development.

To ensure that our people are well-equipped to serve customers, the DBS Academy was launched in 2010 to drive product and service excellence as well as leadership and talent management. Our state-of-the-art learning centres occupy a total of 35,000 sq ft in Singapore, Hong Kong and Shanghai, offering a comprehensive and holistic suite of training and development programmes, including functional training and leadership forums. Underscoring the importance DBS places on training and development, we conducted more than 100,000 hours of training in 2010, a 42% increase from the previous year.



Staff from DBS Indonesia tutoring underprivileged children in Jakarta.

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We also continued to execute on our multi-year regional Strategic Occupancy Plan, which has seen the bank consolidate our operations in fewer locations within each market. This allows DBS to improve operational efficiency and productivity, strengthen communication between departments and respond to the needs of our customers more speedily. Our people also appreciate these newer premises as they offer a more conducive working environment.

- In China, DBS now operates out of DBS Bank Tower, a 107,000 sq ft facility located next to the Pearl TV Tower, in the centre of Shanghai's new financial district. The move to new headquarters marks a key milestone for DBS.
- In Singapore, DBS officially opened our new SGD 250 million purpose-built facility, DBS Asia Hub, in September. This new 340,000 sq ft facility at the Changi Business Park houses more than 3,000, or over 40% of DBS' Singapore-based staff, most of whom are in technology, operations and support functions.
- In Taiwan, our people are also working out of newer, more conducive offices. About 500 of our staff, most of whom in support functions, moved into the 46,000 sq ft Taipei Hub at the Neihu Science Park in October 2010. In the first half of 2011, our Taiwan headquarters will be relocated to the Shin Kong Xinyi Financial Center in Xinyi District.

Apart from enhancing the work environment, DBS is also investing in our people and looking at ways to improve staff welfare. As a show of appreciation for the hard work put in by our people, DBS held Dinner and Dance events in Singapore, Hong Kong, China, Indonesia and Taiwan. Some 4,200 DBS colleagues in Singapore gathered at the Resorts World Sentosa Convention Centre while



DBS China's new headquarters located in the heart of Shanghai's financial district.

about 3,000 staff attended DBS Hong Kong's first-ever Annual Dinner at the AsiaWorld Expo. DBS Indonesia also put up a night of showbiz glitz as 800 staff dressed up as famous movie personalities and performed at a fun-filled party themed "DBSI Box Office".

Preserving the environment for future generations

Apart from supporting children and learning, DBS is also committed to doing its part to conserve energy and resources, so as to preserve the environment for future generations.

In 2008, DBS embarked on an environmental sustainability programme, and efforts to create a greener workplace continue apace. DBS now has recycling bins in all departments in Singapore, Hong Kong and Taiwan. Where possible, biodegradable cups and energy efficient appliances are also used. By consolidating the number of servers at the DBS Development Data Centre, the bank also expects to reduce power consumption by close to 50% over time.

With the relocation of many of our people to newer premises in Singapore, Hong Kong and China, about 30% of the DBS workforce is now housed in

green certified buildings. DBS Asia Hub in Singapore, for example, was conferred the Green Mark Gold award by the Building and Construction Authority for meeting requirements that help conserve energy and water, and which promote a healthier working environment.

Moving Forward

As DBS extends our franchise across Asia, we will continue to do our part to build a better Asia. We remain committed to giving back to the community, investing in our people and workplace, and looking at ways to better serve our customers.



DBS staff cheered for torchbearers as the Youth Olympic Flame made its way down Shenton Way in Singapore.