



As a bank born and bred in Asia, DBS is well-positioned to capture opportunities across the region. In our journey towards becoming a leading Asian bank, we will be guided by our corporate values and our nine strategic priorities as we deliver banking the Asian way.

1 Entrench leadership in Singapore

As a bank headquartered in Singapore, we must be strong in our home market as we expand in Asia. We will leverage our DBS/ POSB brands for continued growth. We are focused on growing customer assets, particularly in consumer and SME banking, and strengthening our leading position in the payments space. We will also improve cross-sell across all customer segments to cement our leadership position.

2 Re-energise Hong Kong

In Hong Kong, our second-largest market, we are building on our position as a leading bank. This includes strengthening the management team, and improving our customer segmentation to provide targeted offerings to mid-caps, SMEs and affluent customers. We have moved quickly to capture share in the offshore RMB market, and have created several innovative firsts in this space.

3 Rebalance geographic mix of our businesses

Outside of Singapore and Hong Kong, DBS' key markets are China, Indonesia, India and Taiwan. We have made good progress in growing our business in these markets, and will continue to strengthen our franchise by focusing on large corporates, mid-caps, SMEs and affluent consumers.

4 Build a leading SME business

The centre of economic activity is shifting to Asia, fuelling the growth of Asian SMEs. At DBS, we are focused on serving this segment well. Our regional SME blueprint is currently being finalised, and will be rolled out this year.

5 Strengthen our wealth proposition

Asia is creating wealth faster than anywhere else in the world, and DBS' ambition is to become a leading wealth manager in the region. A safe and trusted bank, we specialise in providing Asian-centric solutions that are designed to meet the full spectrum of wealth needs.

6 Build out GTS and T&M capabilities across the region

To better serve our customers, DBS is investing in our regional capabilities. In particular, we are strengthening our Global Transaction Services (GTS) and Treasury & Markets (T&M) offering, so as to widen the product set available to our corporate and affluent clients across Asia.

7 Place customers at the heart of the DBS banking experience

DBS wants to become a bank which is known for consistently delivering Asian service. To become a customer-centric organisation, we have launched a set of distinctive DBS Asian service values that will guide our actions. We are also developing more customer-centric processes and policies.

8 Focus on management processes, people and culture

With DBS now operating in many markets across Asia, we need to be governed by a consistent set of rules, policies and processes across our different geographies. We have put in place a regional management framework to standardise the way we manage our businesses. On the people front, we are focused on grooming talent and creating opportunities for our people to move and grow within the organisation.

9 Strengthen technology and infrastructure platform

With DBS scaling up across Asia, we recognise the need for a strong technology and infrastructure platform to undergird our business ambitions. We are building a business-driven technology roadmap, rolling out standardised software applications across the group, and enhancing the availability of services to our customers.