



BUILDING A BETTER FUTURE FOR ASIA

Striking a pose while being rallied by the 5,000 strong crowd at the DBS Singapore Dinner and Dance in November

DBS is focused on building a better future for Asia. We believe that people are at the heart of banking. As a leading Asian bank, DBS is committed to creating value for our staff and the communities we are present in, while continuing to make profits for our shareholders.

In 2011, the bank continued to invest and develop new initiatives to nurture our staff and maintain the high-quality of our office environment to ensure that DBS remains a great place to work.

To build a brighter future for communities in Asia, the bank supported a range of initiatives in the areas of children, learning and social entrepreneurship, championed by staff in Singapore, Hong Kong, China, India, Indonesia and Taiwan.

SINGAPORE

Entrepreneurship has always been part of the DBS DNA, from the time the bank was established to finance the development of Singapore, to developing and shaping new Asia today.

In 2011, DBS Singapore supported the Social Enterprise Association of Singapore's Investing in Businesses with a Difference Conference, to nurture social enterprises in Asia. The bank also organised bazaars at the office featuring social enterprises to raise awareness of social entrepreneurs in Singapore. The bazaars were attended by over 1,000 staff who contributed over SGD 5,000 to the cause.

DBS Singapore also organised SEize the Day @ DBS, a one-day workshop for youth-at-risk from NorthLight School. Co-created by staff and social entrepreneurs, the workshop taught students new skills as well as interview techniques to enhance their employability.

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In recognition of the bank's efforts to champion social entrepreneurship over the years, DBS was presented the Social Enterprise Association Partner Award by the Social Enterprise Association of Singapore. The award recognised DBS' efforts in introducing the DBS Social Enterprise Package, the only banking package in the region specially tailored for social entrepreneurs.

At POSB, more than 7,200 runners, including 3,100 children, participated in the third annual POSB Passion Run for Kids on 18 September. The charity event aimed at strengthening community bonding and nurturing children, raised SGD 380,000 for the POSB PAssion Kids Fund. The Fund supports the development of community programmes for children up to 16 years old.

HONG KONG

In Hong Kong, the bank continued to build on the DBS Social Enterprise Experience programme. Now into its fourth year, the flagship community project attracted over 1,000 local youths and 21 social enterprises. Over 30 staff participated as mentors, guiding the teams throughout the project.

The six training seminars yielded a total of 46 business proposals. Six of these ideas, developed by local youth in partnership with social enterprises, were realised at the Chinese New Year Fair at Victoria Park.

Over 1,200 staff, their families and friends marked the bank's tenth year of participation at the Walk for Millions organised by the Community Chest on 9 January. DBS Hong Kong fielded one of the strongest teams and clinched the "Outstanding Walk Team" award for the fifth consecutive year for raising over HKD 100,000 in support of local children and youth services. The bank was also accorded the "Caring Company" title for the fourth year running.

CHINA

In addition to the SGD 250,000 fund set up in partnership with the Shanghai Charity Foundation in 2010 to support migrant children, DBS China embarked on supporting social entrepreneurship in 2011. The bank engaged Shanghai Puki



1 Participants at SEize the Day @ DBS, a workshop co-created by DBS Singapore and social entrepreneurs to train youth-at-risk

2 Over 1,200 staff from DBS Hong Kong with their families and friends at the Walk for Millions

3 Staff from DBS India flying the flag high at the Mumbai Marathon

4 Staff from DBS Indonesia tutoring underprivileged street children in Jakarta

Deaf Coordination Agency, a design house that employs hearing-impaired youths, to produce the DBS China Newsletter on a long-term basis, valued at SGD 22,000.

INDIA

DBS India participated in the Mumbai Marathon, an event which drew 38,000 runners from all over Mumbai. The DBS contingent raised SGD 17,145 by completing the 6 km run. The funds raised will go to the bank's partners, Aseema and Children in Pain (CHIP), for the education and development of underprivileged children.

As part of its corporate social responsibility efforts, DBS India also partnered Aseema to build a primary school in Awalkhedha, a small village about a two-hour drive from Mumbai. Twenty staff were on site in February last year to help with the construction. The school opened its doors a month later for its first intake. In recognition of the bank's efforts, the school's multi-purpose hall was named the DBS Hall. As of 2011, 87 children have received assistance from the school.



INDONESIA

DBS Indonesia continued to support the Indonesian Street Children Organization (ISCO) through a SGD 59,440 contribution to educate underprivileged street children in Indonesia.

Staff raised an additional SGD 1,590 from selling breakfast packs and singing telegrams in the office. The funds raised will be used to offset the daily operating costs of the ISCO centre.

Working with ISCO, staff also crafted new classroom teaching styles to better engage underprivileged children. These contributions have reached out to 550 needy children in seven areas across three major cities in Indonesia.



TAIWAN

DBS Taiwan has been supporting the education and development of children since 2009. The bank donated SGD 316,000 to the Taiwan Fund for Children and Families (TFCF) between 2009 and 2011. Over 2,400 underprivileged school children have since benefited from the Fund.

TFCF aims to inculcate a love for learning among the children, with the long term goal of improving their grades and job prospects.

PROTECTING THE ENVIRONMENT

DBS is also committed to doing its part to conserve energy and resources throughout its operations and supply chain. Since 2008, DBS has been driving a widespread office environmental sustainability programme with key initiatives that include recycling, waste management and energy conservation.

The bank's recycling initiatives across its main offices (Singapore, Hong Kong, China, Indonesia and India) have resulted in more than 460,492 kg of paper recycled. This translates to about 7,830 trees saved (based on the calculation by the Trinity College, Western Australia).

In DBS India, the recycled paper is converted to writing pads which are distributed to the staff for their own use.

Energy saving is another substantial way to contribute to the preservation of the environment. In that regard, DBS raised the temperature of the office air-conditioning by between 0.5 and 1 degree Celsius. This lowered the energy utilisation while still maintaining a comfortable work environment for staff.

In Singapore and Hong Kong, the offices have also started using energy-efficient LED light bulbs in place of halogen light bulbs to further reduce energy consumption. In addition, the offices have adopted the use of timers to ensure that signage lighting, heaters and air-conditioners are turned on only when required.

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5 Staff from DBS Singapore at Grow with DBS, the bank's inaugural internal career day

These eco-friendly efforts have gained recognition over the years. DBS was accorded several accolades for its green building management practices. In Singapore, the DBS Asia Hub office was conferred the Green Mark Gold Award by Singapore's Building and Construction Authority for meeting requirements that help conserve energy and water, and promoting a healthier work environment.

In Hong Kong, the DBS One Island East office was awarded the Class of Excellence Wastewise Label while the DBS office in Millennium City Phase 6 was awarded the Class of Good Wastewise Label. Both certifications recognise the bank's strong commitment to environmental protection and water reduction.

On the green front, DBS India continued its partnership with Evergreen Recyclekaro. Under this programme, staff conscientiously recycled files, notebooks and other paper materials. In return, DBS receives 310 notepads from Evergreen Recyclekaro in exchange for every one ton of shredded paper produced. This reduced the office stationery expenditure and saves up to 40 trees per year. To date, 2,287 kg of paper has been recycled.

MAKING DBS A GREAT PLACE TO WORK

The DBS family comprises over 18,000 staff (58% women and 42% men), representing over 40 nationalities in 15 markets. Bringing together a diverse group of men and women with broad cultural knowledge and a deep understanding of local insights enables the bank to provide a unique blend of Asian service to meet our customers evolving needs.

In 2011, DBS introduced several people initiatives to create a conducive and nurturing work environment for its staff.

The bank continued to execute a large number of new learning programmes across the franchise. DBS surpassed the annual training targets once again, delivering over 135,000 training days at the bank. This has had a positive impact on staff development and engagement, and improved overall staff retention.



Annually, each staff completes The Gallup Organisation's Q12 Staff Engagement Survey. In 2011, the bank improved its Q12 Grand Mean from 4.00 to 4.11 on a scale of 1 to 5, where 5 represents the highest level of staff engagement. This increase has moved DBS up 10 notches to the 81st percentile in Gallup's Q12 Staff Engagement Survey of global financial institutions.

This enhanced focus on building staff engagement and capabilities has helped sustain our momentum in negotiating a turbulent business environment and given our staff the confidence to excel.

DBS also made progress on internal mobility, launching programmes to help staff grow and develop their careers within the bank. In 2011, the bank hosted Grow with DBS, its first internal career day in Singapore, showcasing the numerous opportunities for staff to pursue their career aspirations within the bank.

These initiatives have built a stronger bond among staff. Notably, DBS moved from 17th to 8th place in the annual ranking of Singapore's 100 Leading Graduate Employers.

STAYING COMMITTED TO NEW ASIA

As Asia continues to grow in a challenging world economy, DBS remains committed to its people and the diverse communities in this region. Staying true to its entrepreneurial spirit and heritage as a development bank, DBS will focus on supporting and developing social entrepreneurs, who create innovative and sustainable entrepreneurial solutions to address social problems in the region. For a better future, for a New Asia.