KEY HIGHLIGHTS

INVESTORS

NET PROFIT*

+11%

$3,359 m
2011: $3,035 m

Net profit rose 11% to a new high of $3.36 billion, as focused execution of strategic initiatives, prudent risk management and a strong balance sheet reshaped the franchise to deliver solid and consistent performance.

03	04	05	06	07	08	09	10	11	12
1,491	1,938	1,649	2,175	2,487	2,056	2,064	2,650	3,035	3,359

Net profit ($ million)

TOTAL INCOME*

+6%

$8,064 m
2011: $7,631 m

Total income crossed the $8 billion mark for the first time as net interest income reached a new high.

03	04	05	06	07	08	09	10	11	12
4,265	4,479	4,338	5,344	6,163	6,031	6,603	7,066	7,631	8,064

Total income ($ million)

RETURN ON EQUITY*

11.2%

2011: 11.0%

ROE of 11.2% was the best in five years.

■ ROE (%)
■ Shareholders' funds ($ billion)

ROE (%):
03	04	05	06	07	08	09	10	11	12
10.1	12.5	9.8	12.3	12.7	10.1	8.4	10.2	11.0	11.2

Shareholders' funds ($ billion):
03	04	05	06	07	08	09	10	11	12
14.8	16.4	16.7	18.7	20.5	19.8	25.4	26.6	28.8	31.7

LOANS

+8%

$211 bn
2011: $195 bn

Loans grew 12% in constant currency terms from higher regional corporate borrowing and Singapore consumer loans.

03	04	05	06	07	08	09	10	11	12
64	70	79	87	108	126	131	152	195	211

Loans ($ billion)

DEPOSITS

+8%

$243 bn
2011: $225 bn

Deposits grew 10% in constant currency terms with US dollar, Singapore dollar and Hong Kong dollar deposits leading the increase.

03	04	05	06	07	08	09	10	11	12
108	113	117	131	153	170	183	194	225	243

Deposits ($ billion)

CAPITAL

14.0%
Tier 1 CAR

17.1%
Total CAR

Tier 1 ratio of 14.0% and total capital adequacy ratio of 17.1% were above regulatory requirements. DBS is well-positioned to comply with Basel III capital requirements.

■ Tier 1 CAR (%)
■ Total CAR (%)

Total CAR (%):
03	04	05	06	07	08	09	10	11	12
15.1	15.8	14.8	14.5	13.4	14.0	16.7	18.4	15.8	17.1

Tier 1 CAR (%):
03	04	05	06	07	08	09	10	11	12
10.5	11.3	10.6	10.2	8.9	10.1	13.1	15.1	12.9	14.0

| 03 | 04 | 05 | 06 | 07 | 08 | 09 | 10 | 11 | 12 |

* Excludes one-time items