

How We

Create Value

As the leading bank in Asia, DBS seeks to provide banking that is joyful and trustworthy. We help individuals prosper, enable businesses to grow and play a role in the development of Asia’s financial markets.

OUR RESOURCES	HOW WE USE OUR RESOURCES	HOW WE DIFFERENTIATE OURSELVES	HOW WE MANAGE OURSELVES	HOW WE MEASURE OURSELVES	OUR OUTPUTS
<div></div> <div>FINANCIAL STRENGTH Funds available to the Group obtained from diverse sources.</div>	<div>Our Strategy We are an Asian bank, seeking to make banking joyful for our customers.</div> <div>We intermediate trade and investment flows across Greater China, South Asia and Southeast Asia.</div> <div>In Singapore, we are a universal bank serving all customer segments.</div> <div>In other markets, we have traditionally focused on affluent individuals, large corporates, small and medium enterprises (SMEs) and institutional investors. Going forward we will leverage digital technologies to extend our reach to individuals.</div>	<div>We marry the professionalism of a world-class bank with the cultural nuances that are important in Asia – what we call Banking the Asian Way.</div> <div>Asian Relationships We strive to embody the elements of what relationships are about in Asia. We recognise that relationships have swings and roundabouts, and that every transaction does not have to be profitable in its own right.</div> <div>Asian Insights We know Asia better: we provide unique Asian insights and create bespoke Asian products.</div> <div>Asian Service We are respectful, easy to deal with and dependable, with the humility to serve and the confidence to lead.</div> <div>Asian Innovation We constantly innovate new ways of banking that are appropriate to our markets as we strive to make banking more intuitive and interactive for our customers.</div> <div>Asian Connectivity We work in a collaborative manner across geographies, supporting our customers as they expand across Asia.</div>	<div>Corporate Governance We are committed to the highest standards of integrity, ethics and professionalism. To safeguard stakeholders’ interests, the Board of Directors is actively engaged in providing sound leadership on the bank’s direction. We believe that sound and effective corporate governance is fundamental to the Group’s long-term success and sustainability. ➤ For more information, see page 57</div> <div>Risk Management Effective risk management is central to all parts of our organisation. The Board of Directors has overall accountability for ensuring that risk is effectively managed across the group. ➤ For more information, see page 87</div> <div>Capital Management As the safest bank in Asia, we maintain a strong capital position well above regulatory requirements. ➤ For more information, see page 118</div> <div>Our Values Our organisational values PRIDE! shape the way we do business and work within the Group.</div> <div>Purpose-driven We strive to be a long-term Asian partner, committed to making banking joyful and trustworthy, and transforming Asia for the better.</div> <div>Relationship-led We build long-lasting relationships and strong teams, and work together to find better solutions.</div> <div>Innovative We embrace change and are not afraid to do things differently.</div> <div>Decisive Our people are given the freedom to decide, take ownership and make things happen.</div> <div>E! – Everything Fun! We have fun and celebrate together!</div>	<div>Our Balanced Scorecard We use a balanced scorecard to track the progress we have made in serving the interests of our multiple stakeholders. Our scorecard is balanced in the following ways:<ul style="list-style-type: none">Balanced between financial and non-financial performance indicators; almost a third of the total weighting is focused on control and compliance metricsBalanced across multiple stakeholders, and not focused solely on shareholdersBalanced between short-term and long-term outcomes The scorecard is updated every year and approved by the Board. It is cascaded throughout the organisation, ensuring that the performance goals of every business, country and support function are aligned to those of the Group. ➤ For more information, see page 27</div>	<div>SHAREHOLDERS We deliver superior and sustainable returns with profits earned in a responsible manner. ➤ For more information, see page 28</div> <div>CUSTOMERS We provide our customers with a safe, dependable and joyful banking experience. ➤ For more information, see page 34</div> <div>EMPLOYEES We provide our employees with an individual professional development journey and help them progress in their careers. ➤ For more information, see page 46</div> <div>REGULATORS We comply with both letter and spirit of the laws and regulations in the countries we operate in. ➤ For more information, see page 51</div> <div>SOCIETY We have a social consciousness which is embedded into our business. Through the DBS Foundation, we are dedicated to championing social entrepreneurship across the region. ➤ For more information, see page 52</div>
<div></div> <div>SKILLS AND KNOWLEDGE The skills, knowledge and abilities of our people.</div>					
<div></div> <div>BRAND STRENGTH Our brand is a key intangible asset that gives the Group a competitive advantage.</div>	<div>What We Offer Consumer Banking/Wealth Management We serve individuals, from mass market to affluent, at every stage of their lives: from saving at a young age to buying a home as they start their own families to investing for retirement.</div> <div>We offer a diverse range of banking products and services, including deposits, loans, cards, payments, investment and insurance products. ➤ For more information, see page 40</div>				
<div></div> <div>BANKING NETWORK The licences we have that allow us to build a strong banking franchise.</div>	<div>Institutional Banking We serve large corporates, SMEs and institutional investors: from helping them finance their business activities to managing their financial risks.</div>				
<div></div> <div>TECHNOLOGY PLATFORM Our resilient technology platform supports our operations across the region.</div>	<div>We offer a full range of credit facilities from short-term working capital financing to specialised lending. We also provide transaction services such as cash management, trade finance and securities and fiduciary services; treasury and markets products; capital markets and advisory solutions. ➤ For more information, see page 37</div>				
<div>Our activities generate sustainable returns in a responsible manner and we seek to positively benefit the communities we operate in and deliver value to our stakeholders. ➤ For more information on the value distributed to our stakeholders, see page 56</div>					