

# Our 2014

## Priorities

We are guided by a long-term perspective in line with the interests of our multiple stakeholders. Our balanced scorecard is used to set objectives, drive behaviours, measure performance and determine the remuneration of our people.

Our scorecard is based on our strategy, underpinned by the opportunities, risks and material matters that we have identified. The scorecard is divided into two parts of equal weighting. The first part of the scorecard comprises KPIs and strategic objectives set for the current year. The second part of the scorecard sets out the initiatives we intend to complete in the current year as part of our longer-term journey towards achieving our strategic objectives.

### TRADITIONAL KPIs

#### SHAREHOLDERS

##### Achieve Sustainable Growth

Shareholder metrics measure both financial outcomes achieved for the year as well as risk-related KPIs to ensure that the Group's income growth is balanced against the level of risk taken, including control and compliance.

➤ For more information, see page 28

#### CUSTOMERS

##### Position DBS as Bank of Choice

Customer metrics measure the Group's achievement in increasing customer satisfaction and depth of customer relationships.

➤ For more information, see page 35

#### EMPLOYEES

##### Position DBS as Employer of Choice

Employee metrics measure the progress made in being an employer of choice, including employee engagement and people development.

➤ For more information, see page 46

### STRATEGIC PRIORITIES

#### GEOGRAPHIES

- Entrench leadership in Singapore
- Continue to expand Hong Kong franchise
- Rebalance geographic mix of our business

➤ For more information, see page 44

#### REGIONAL BUSINESSES

- Build a leading small and medium enterprise (SME) banking business
- Strengthen wealth proposition
- Build out transaction banking and treasury customer business

➤ For more information, see page 36

#### ENABLERS

- Place customers at the heart of the banking experience
- Focus on management processes, people and culture
- Strengthen technology and infrastructure platform

#### OTHER AREAS OF FOCUS

- Drive digital initiative including building infrastructure to digitise the bank
- Cascade and embed our PRIDE! values
- Affirm expansion plans for growth markets

#### REGULATORS

Contribute to the stability of the financial system

➤ For more information, see page 51

#### SOCIETY

Enhance the communities we serve

➤ For more information, see page 52