

Our 2015 priorities

Our balanced scorecard is based on our strategy and is cascaded throughout the organisation.

To create value for multiple stakeholders, 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 long-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 22.

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 28.

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 40.

Strategic priorities

Geographies

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

For more information, see page 38.

Regional businesses

- Build a leading SME banking business
- Strengthen wealth proposition
- Build out transaction banking and treasury customer business

For more information, see pages 30 and 35.

Enablers

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

For more information, see pages 28 and 40.

Other areas of focus

- Making Banking Joyful agenda
- Bancassurance partnership
- Expansion plans for growth markets: China, India and Indonesia

For more information, see pages 8, 12 and 38.

Regulators

Contribute to the stability of the financial system

For more information, see page 20.

Society

Enhance the communities we serve

For more information, see page 44.