



DIGITAL

TRANSFORMATION 2.0

I n v e s t o r D a y 2 0 2 3

Global Transaction Services

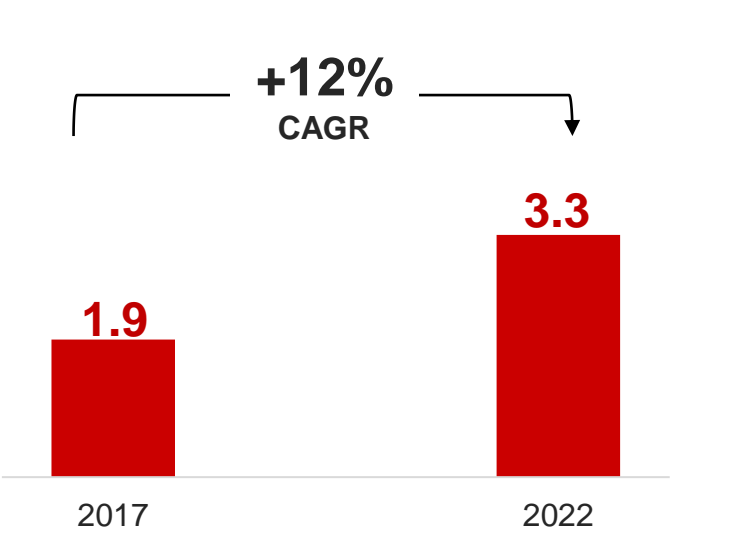
Tan Su Shan

Group Head, Institutional Banking Group

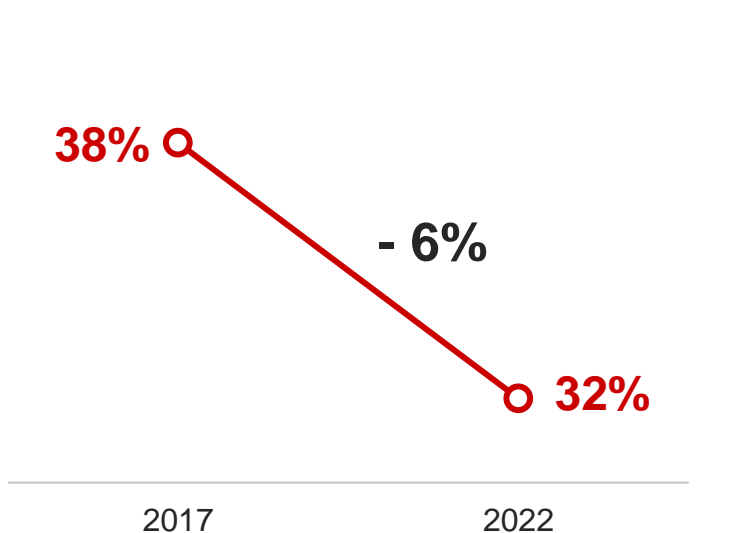
Digital transformation enabled efficient, scalable and profitable Transaction Banking

\$197b GTS deposits 2022	~5,000 New cash mandates 2017 – 2022	110m transactions (\$1T value) on IDEAL 2022	>300m API calls from 7m (2019) 2023F
Enabled digital E2E supply chain			

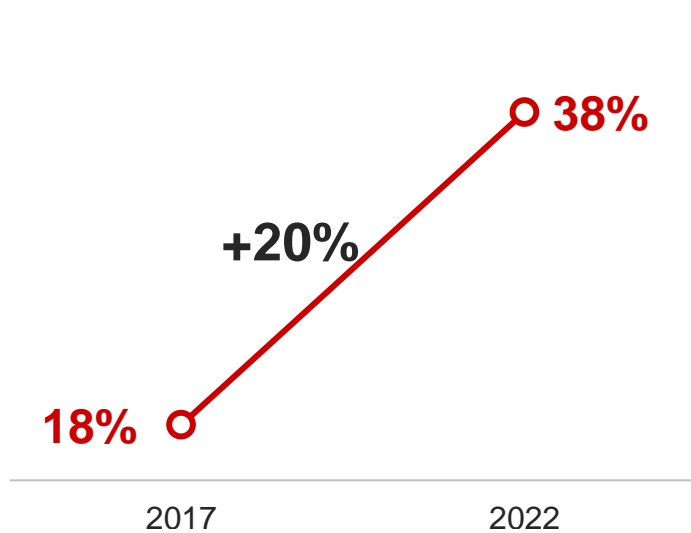
Revenues (\$b)



Cost-to-income (CIR)



Return on Equity (ROE)



We have leapfrogged established players in our 6 key markets¹

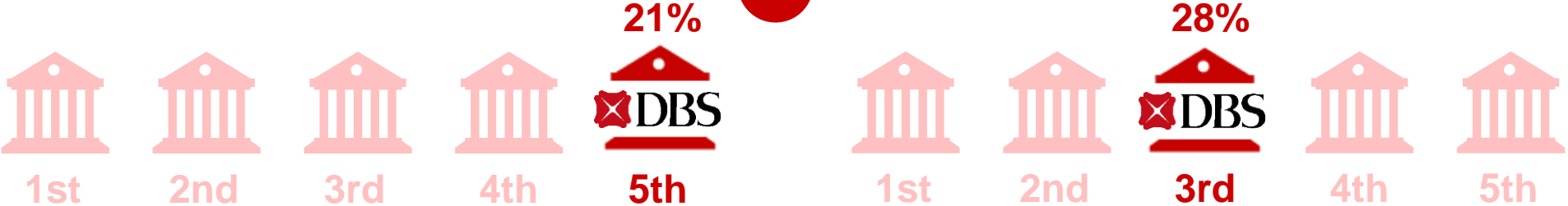
Coalition Greenwich “Voice of Client” – Market Penetration¹

Cash Management

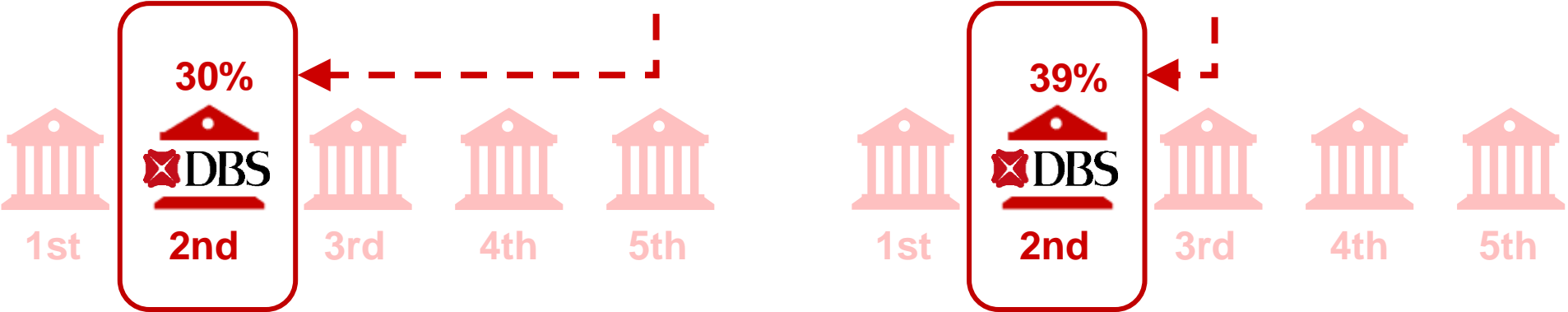
Trade Finance



2017



2022



1. Source: Coalition Greenwich “Voice of Client” Studies for Cash Management & Trade. Refers to market penetration based on “All Relationships” in DBS 6 key markets (Singapore, Hong Kong, China, Taiwan, India and Indonesia).

Asia has seen rapid growth in digital economies, powered by big shifts on both demand and supply side



- Demand shift to **online**
- Voluminous, **transactional level processing**
- From batch to **real-time transaction processing**



- **Global trade** shifts & increased intra-Asia Pacific flows
- Just-in-Time to Just-in-Case: Increased demand for **inventory financing**
- **Platforms** are a lot more active in the **supply chain space**

We have made a paradigm shift in transaction services to enable customers' digital transformational journeys

**Architecting
product processors**



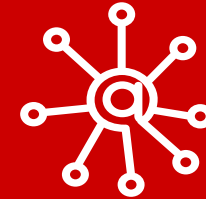
**24X7 availability, scalability &
cost advantage**

**Leveraging real-time
rails**

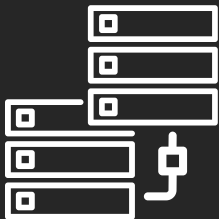


**Instant transactions and
intelligent routing**

**Intelligent information
on demand**



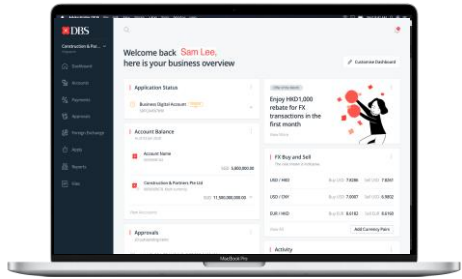
**Instant reconciliation, alerts
and notifications**



**With connectivity & easy integration enabled through our
Digital channels, APIs and micro-services**

Our digital channels and API connectivity enable our clients' business transformation

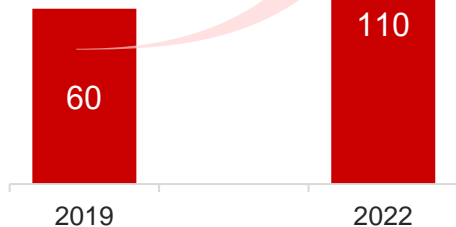
1 DBS digital channels – web portal and app





- Customisable interfaces and personalisation powered by APIs and micro-services
- Data-driven engagement and servicing nudges



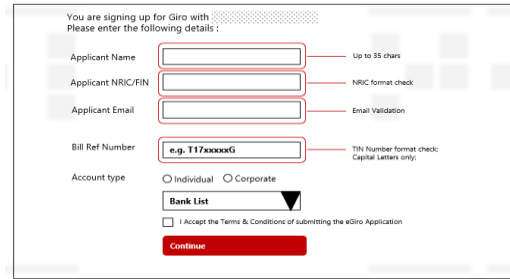
>80% growth in IDEAL transaction volume ('m) over the last 4 years




4.7/4.9
 Web Mobile DBS IDEAL Post Logout Rating (out of 5)


>20m
 Contextual client nudges p.a.

2 Embedded finance – via clients' digital channels

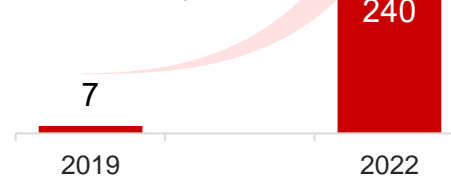


Our APIs & micro-services power clients' digital channels. Some use cases:

- Authorisation set-up of school fees collections
- E-commerce check-out payment services



>32X growth in (client) API call volume ('m) over the last 4 years



>300m API calls in 2023F

SWIFT GPI
 First to launch for clients in SG & HK

We handle high volumes via instant fulfilment and real-time payment capabilities

Easy to integrate, high throughput & optimised for speed & costs

Enable instant fulfilment use cases which other banks cannot easily do

Architecting product processors

High concurrent throughput & handle enriched real-time info



Intelligent information on demand
Instant reconciliation, alerts and notifications

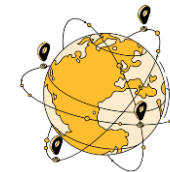
Leveraging real-time rails
(i) Multiple local currencies
(ii) Intelligent routing of cross-border transfers



Business-to-consumer companies



Govt transfers & fee collections



Payment platforms / aggregators



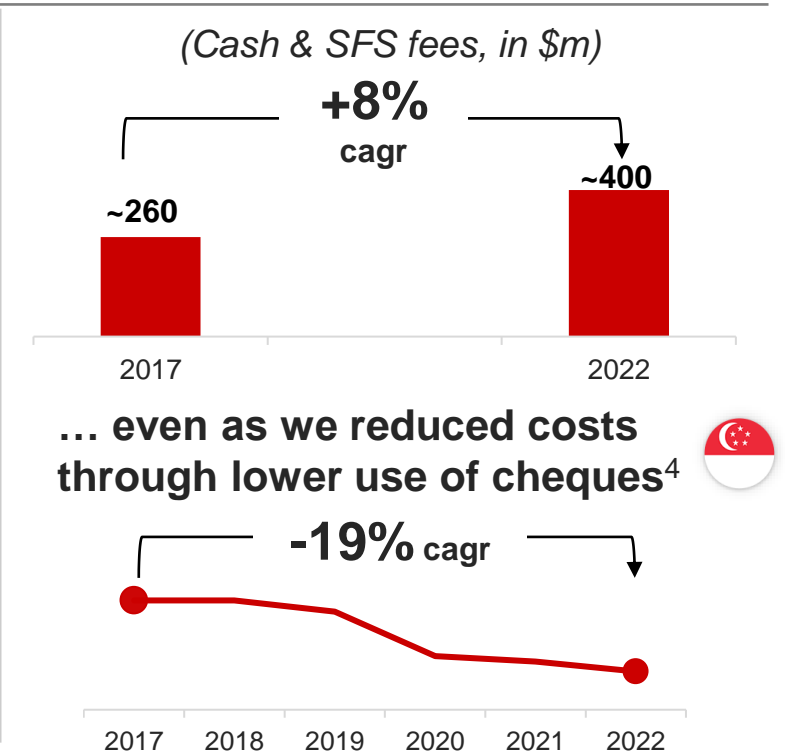
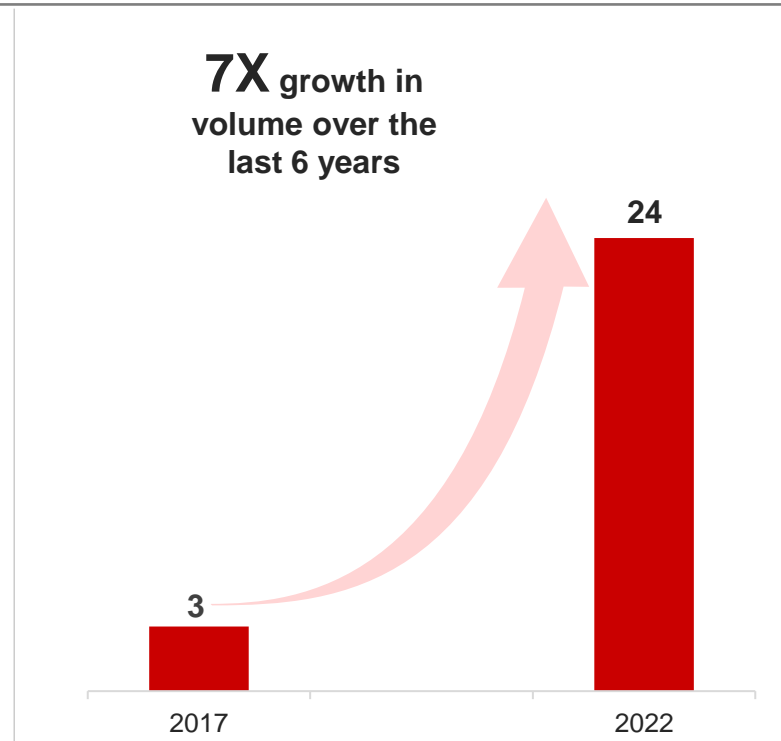
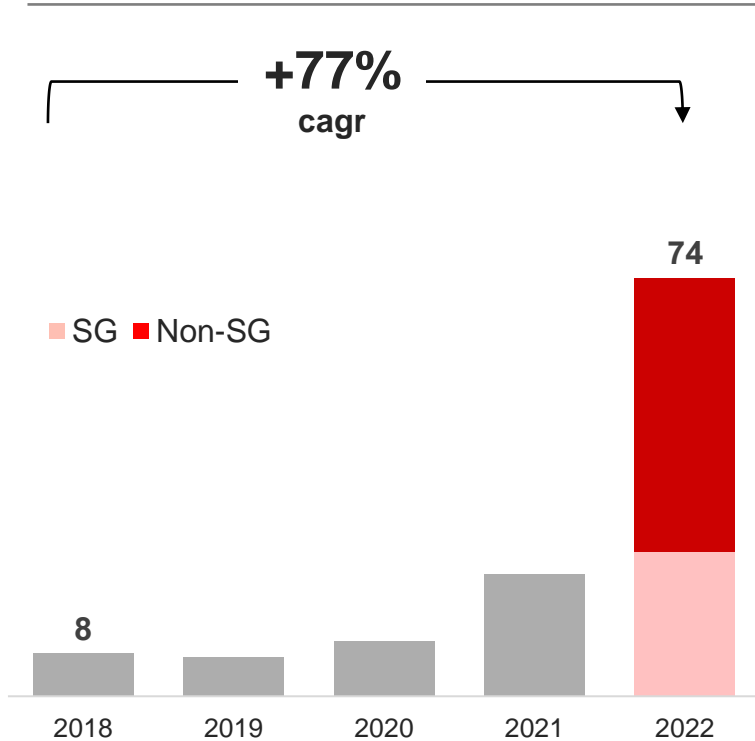
Non-bank financial institutions

Growth in payments business: clients value our ability to perform convenient and efficient transfers

1 Strong growth in domestic¹ payments...
(transaction count, in millions)

2 & Low value cross-border² payments
(payment volumes, in \$b)

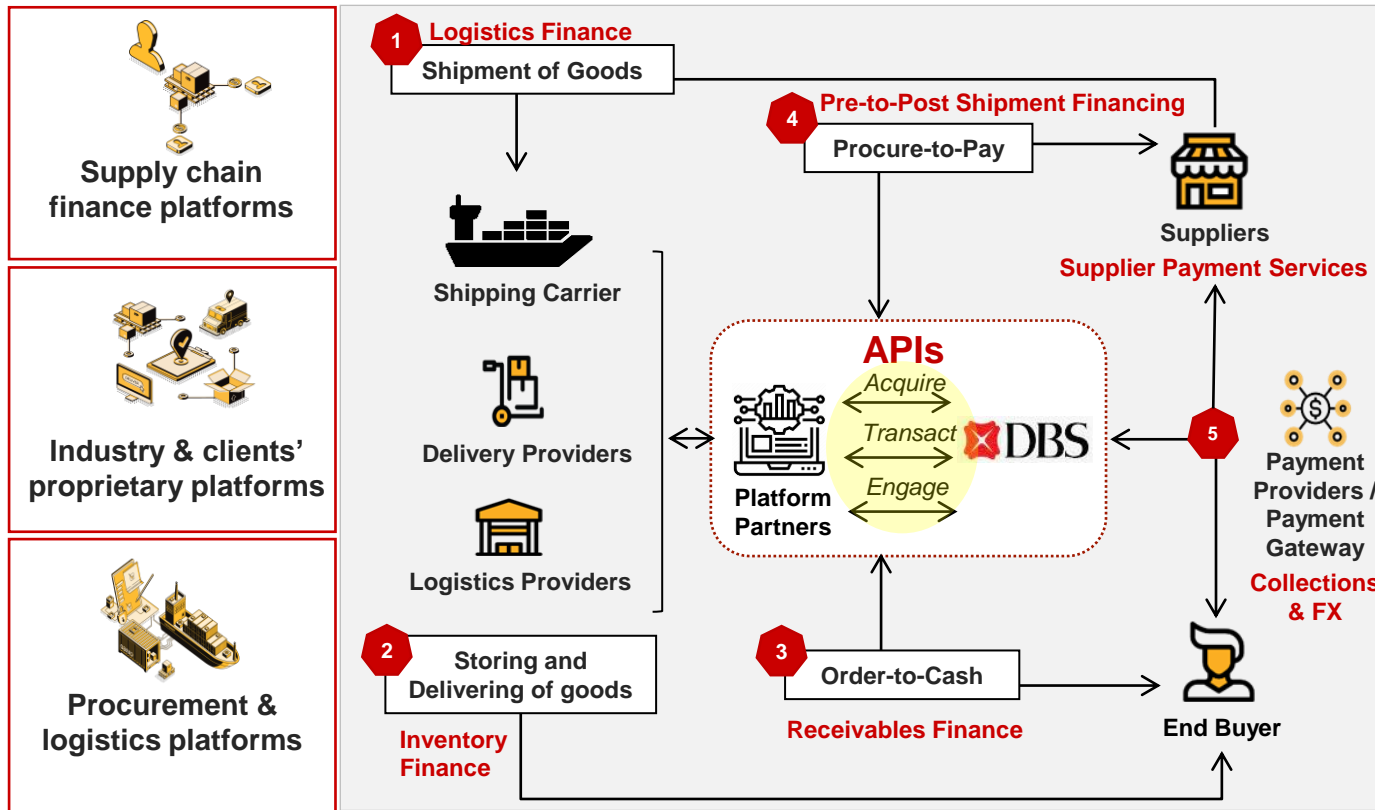
3 Industry leading fee growth, driven mainly by payments & settlements³



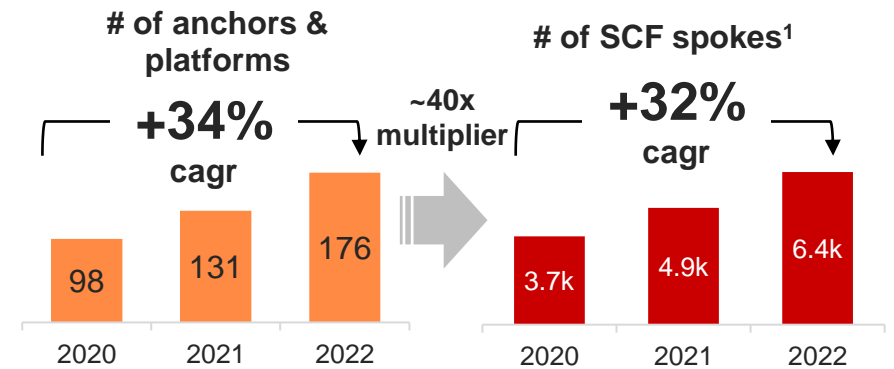
SCF: Our API and core processing capabilities powered our growth via a platform-led & anchor-led approach

Connected to platforms & anchors

Developed multiple use cases across various Business Processes

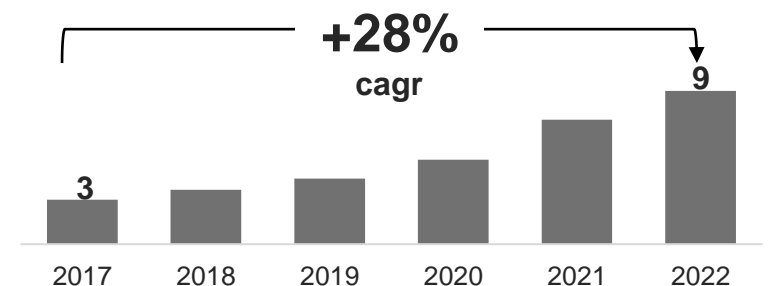


...to power growth



Strong growth for SCF assets, with growth accelerating after FY20

SCF asset EOP balances (\$b)

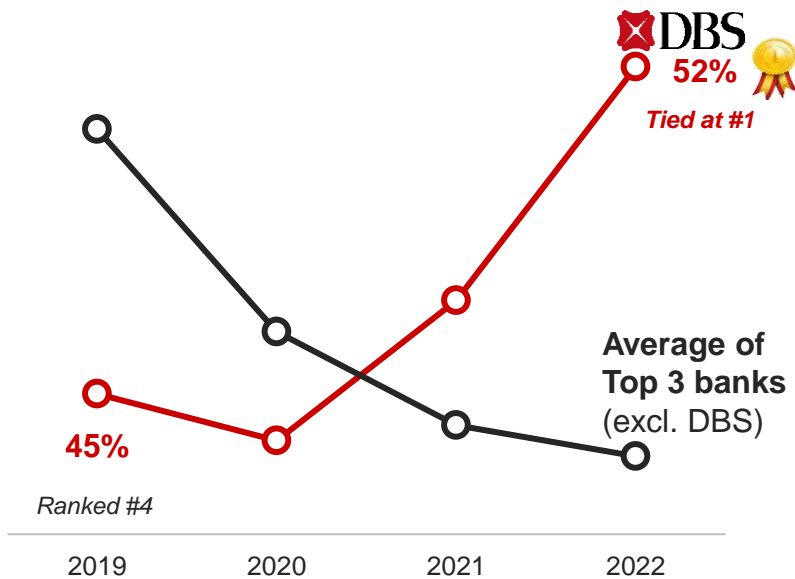


Increased overall market share gains and relevance of GTS to Group

1

Increased penetration across DBS' 6 key markets¹ & distinctive in helping clients through the pandemic²

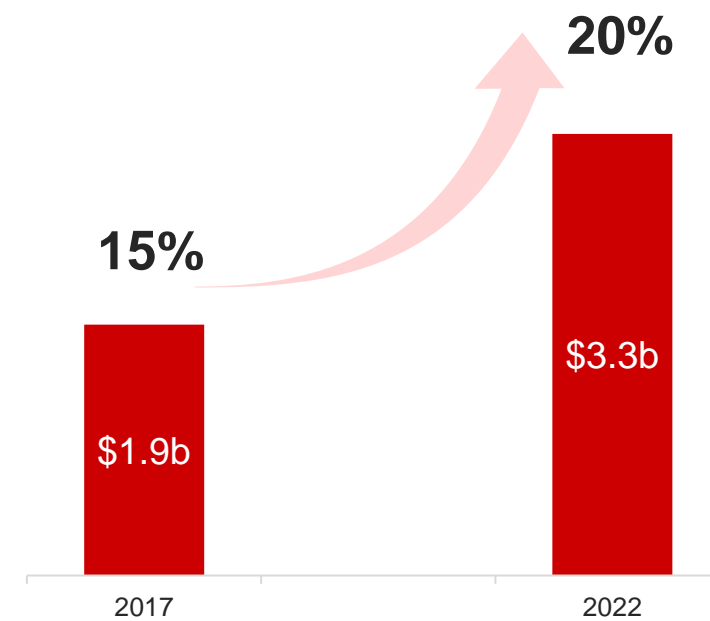
Large corp banking



2

Significant contributor to Group income

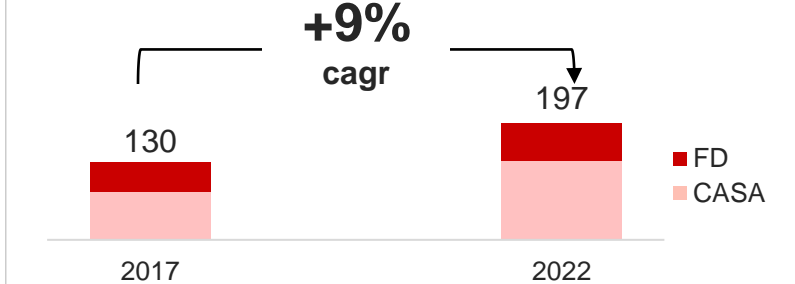
% of group income



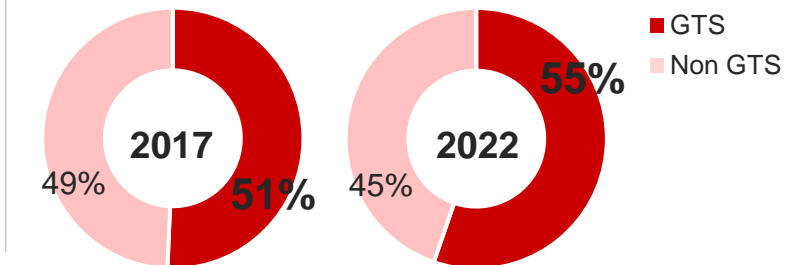
3

Increasingly an important source of funding for the Group

GTS EOP deposit balances



% of group deposits outside SG



1. Source: Coalition Greenwich Asia Large Corporate Banking Study 2023 . Refers to market penetration based on “All Relationships” in DBS 6 key markets (Singapore, Hong Kong, China, Taiwan, India and Indonesia). At 52% , DBS is tied with another bank at #1.
 2. Awarded the Most distinctive bank in helping clients mitigate the impact of Covid-19 (Greenwich Associates, Large Corporate Trade Finance Study, 2020)



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