



DIGITAL

TRANSFORMATION 2.0

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

Closing Remarks

Piyush Gupta

Chief Executive Officer

Piloted new engines of growth

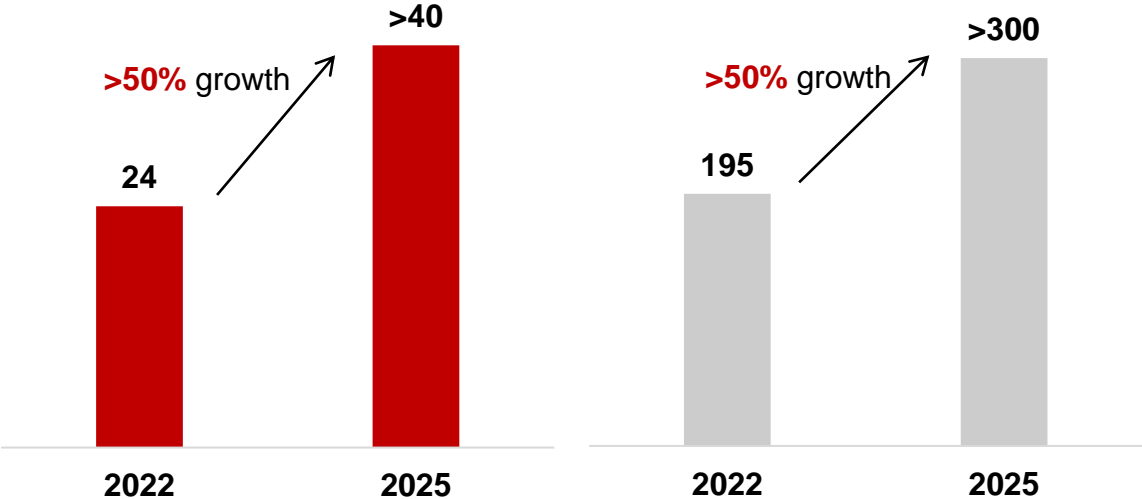
- Cross-border low-value payments
- Digital Asset Ecosystem
- Blockchain-based payments
- Climate Impact X (CIX)
- Mezzanine fund
- Software services

Piloted new engines of growth

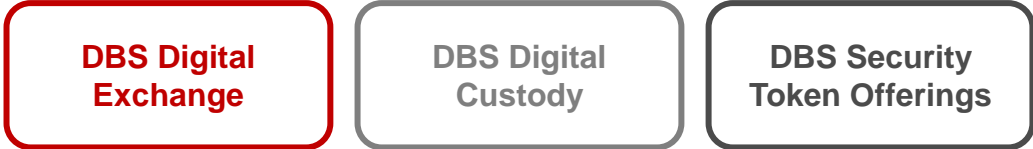
Cross-border, low-value payments

Volume (S\$b)

Revenue (S\$m)



Digital Asset Ecosystem



20x
Investor
Growth in 2023

\$80-120m
Revenue by
2025

DBS – A different kind of bank

- **Built a set of best in class regional businesses (GTS, PB, T&M) and now building depth in local businesses (SME, Consumer) in priority growth markets**
- **Outperformed in core markets and built data driven underwriting capabilities required to scale in our growth markets**
- **Unique self reinforcing flywheel: world class Data and AI/ML platform; at scale ecosystem partnerships and a new way of working – managing through journeys**
- **Sustained continuity and stability in our top team that is distinctive in today's environment and have large tech talent pool which is unparalleled among our peers**
- **Created options through our portfolio of new growth engines**

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