The presentations contain future-oriented statements, including statements regarding the Group’s vision and growth strategy in the light of anticipated trends as well as economic and market conditions. Such statements necessarily involve risks and uncertainties, which may cause actual performance in future periods to differ from projections.
### Agenda for the day

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<th>Digital Transformation</th>
<th>Presentations</th>
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<td>Transforming technology and culture</td>
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| Consumer and SME (Singapore, Hong Kong) | Pre-empt disruptors | Bancassurance | POSB Smart Buddy |

| Consumer and SME (Growth Markets) | Disrupt incumbents | digibank | Tally |

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<th>Other Businesses¹</th>
<th>Digitalise for profitability</th>
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¹ Corporate Bank, Private Bank, Markets, and Others
Reimagining marketing…

MACRO DRIVERS

Changing media consumption habits

Brand belongs to the consumer

Zero Moment of Truth

Socially conscious consumption, purpose-driven marketing

Millennials – a challenging generation

CHANGING HOW WE THINK & ACT

1. ‘Immersive marketing’ vs ‘ Interruption marketing’

2. Omnichannel experience

3. Social / emotional / functional job-to-be-done

4. Ecosystems & partnerships

5. Data-driven, MarTech enabled
Efficiently winning hearts & minds at scale – a few examples

- Innovative Storytelling
- Common interest groups & User Generated Content
- From Awareness to Acquisition
- Content, Contextual & Community marketing
For Ep. 6 & 7 in HK, deployed attribution modeling –
- 11.6% of total SME product conversions
- 5.6% of total CBG product conversions

Ep. 1: Once Upon a Time
Ep. 2: Saving Sunlight
Ep. 3: Fighting Giants
Ep. 4: Never Too Late
Ep. 5: In Pursuit of the Cure
Ep. 6: New Beginnings
Ep. 7: Stand By Me
Ep. 8: Coming soon!
Ep. 9 & 10: Just shot, featuring cricket legend Sachin Tendulkar
Fueling fandom regionally! – SPARKS mini-series (2/2)

I just binge watched all DBS stories, wow! You should make more of these, inspiring stories that give hope and make people look forward to a brighter future. So much content, to think it’s only a few minutes and very touching.

I enjoyed this beautifully arranged movie that touches on the meaning of living your life, sharing your love and extending your work.

My mom was with DBS Credit Control for 25 years until recently when she retired, and I will always remember the background role DBS played in providing for my needs growing up. The SPARKS series captures that perfectly.

Love what DBS marketing/branding team is doing, these series are creative and truly heart warming, it’s exciting and makes everyone want to be part of the production team. Keep up the good work DBS!

“Sparks is one of the ways DBS is disrupting the industry via digitally oriented content marketing”
- Marketing Interactive

“DBS Sparks provides digitally oriented content marketing instead of relying on traditional advertisements and promotions to foster brand love.”
- EFMA - Accenture

“Hollywood has a history of casting bankers in a bad light. Perhaps the positive spin of Sparks could show their humane side, at least for retail bankers. This was a fairly daring move in a sector usually dominated by safe, indistinguishable marketing. More importantly, it seems to be working.”
- Campaign Asia

“The YouTube Ads Leaderboard celebrates the most creative ads and brands like DBS did just that. DBS’ Top 10 ranking speaks of the brand’s continued success in creating made-for-web content and creative work.”
- Google
Connecting with common interest groups & building relationships
>3m engagements, >2m game downloads – DBS LiveMore Society

Leveraging passion points, ecosystems and gamification techniques

Travel

F&B

Health & Fitness

Small Biz.

DIY

Motherhood

Entrepreneurship

Gaming/ coding
From Awareness to Acquisition

>5.6m ‘Fans’, >50% of total wealth leads – DBS LINE

Multiple engagement drivers including –
- Mobile stickers
- Insightful content - market and investment outlooks
- Exclusive product promotions
- Customer polls

As compared to 2015
- 1.5x increase in ‘fans’
- 36x increase in wealth leads

COMING SOON:
DBS LINE iChatbot for customer enquiries & transactions

LINE: Taiwan’s dominant instant communications with >18m user base & 80% penetration into Taiwan’s total population.
Content, Contextual & Community marketing

25% acquisition cost, 25% referrals from non-DBS customers – DBS WeChat

- Expanded ‘top of funnel’ by leveraging WeChat platform and providing richer content
- Utilised data/analytics to better understand content consumption patterns and sharing behaviours
- Rolled out >30 online acquisition campaigns in 12 months
- Increased interactivity & engagement via KOLs, livestreaming and gamification
- Introduced ‘social currency’ to incentivise sharing and networking; Tangibilised the ‘social currency’ – gifts, rewards & privileges

Wealth IQ Reality Show
Livestreamed
>7m views, >11m engagements

DBS Treasures
Service account

WeChat - China’s dominant social media messaging app with >963m monthly active users & growing.

WeChat - China’s dominant social media messaging app with >963m monthly active users & growing.
Going forward…

1. ‘Immersive marketing’ vs ‘Interruption marketing’ – **Brand publishing**
2. Omnichannel experience – ‘**Phygital**’
3. Social / emotional / functional job-to-be-done – **Human experience**
4. Ecosystems & partnerships – **Network effect**
5. Data-driven, MarTech enabled – **Contextualised, Personalised & In-moment**
Reimagining Marketing

Karen Ngui
Group Head, Strategic Marketing & Communications

17 November 2017

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