



Our strategic priorities

DBS Group Holdings
4Q 2009 financial results
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Going forward... Our Strategic Priorities

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Geographies

2

Regional Businesses

3

Key Enablers

Our Geographic Priorities

Entrench leadership in Singapore

- Be the dominant universal bank
- Build customer assets in mortgages, unsecured, SMEs
- Leverage POSB franchise and network
- Lead the payments space
- Improve cross-sell across all customer segments

Re-energize Hong Kong

- Be a leading universal bank
- Rebuild management benchstrength
- Improve customer segmentation to provide more targeted offerings
 - Mid caps and SMEs
 - Consumer business: all segments except mass market
- Invest in rebuilding the brand

Rebalance geographic mix of our business

- Aim to achieve 40:30:30 Singapore, Greater China, South and Southeast Asia revenue mix in 5 years
- Organic strategy
 - Taiwan, Indonesia
 - Broaden consumer banking proposition
 - China, India
 - Focus on corporate top-end, affluent consumers

Our Regional Business Priorities

Build a leading SME business anchored around trade finance

- Build regional business model
- Develop best-in-class trade finance capabilities
- Strengthen credit underwriting framework
- Grow with customers as they evolve into mid-caps

Strengthen wealth proposition for Asia's growing affluent

- Focus on HNW and affluent segments
- Build on our Singapore heritage
- Leverage Singapore and Hong Kong to support regional offshore markets
- Target non-resident Asians by offering regional connectivity

Build-out cash and T&M capabilities across the region

- Be a leading provider of Asian T&M products
- Build strong cash management capabilities in country and across the region
- Increase cross-sell to deepen corporate and consumer customer relationships

Our Key Enablers

Place customers at the heart of the DBS banking experience

- **Develop a 'values-based' service programme**
- **Develop customer-centric processes, documentation, policies**
- **Strengthen customer related data analytics**

Focus on organisation, people and culture

- **Put in place regional management framework**
- **Build management benchstrength through grooming and growing our own**
- **Develop culture of empowerment and accountability**

Strengthen technology and infrastructure platform

- **Build a business driven technology roadmap based on distributed services architecture**
- **Rationalize technology and operations platform**
- **Leverage technology to promote innovation**

The Asian Bank of Choice for the New Asia

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Geographies

1. Entrench leadership in Singapore
2. Re-energise Hong Kong
3. Rebalance geographic mix of our business

2

**Regional
Businesses**

4. Build a leading SME business anchored around trade finance
5. Strengthen wealth proposition for Asia's growing affluent
6. Build-out cash and T&M capabilities across the region

3

Enablers

7. Place customers at the heart of the banking experience
8. Focus on organisation, people and culture
9. Strengthen technology and infrastructure platform