

Continued franchise resilience

DBS Group Holdings
3Q 2013 financial results
November 1, 2013

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Agenda

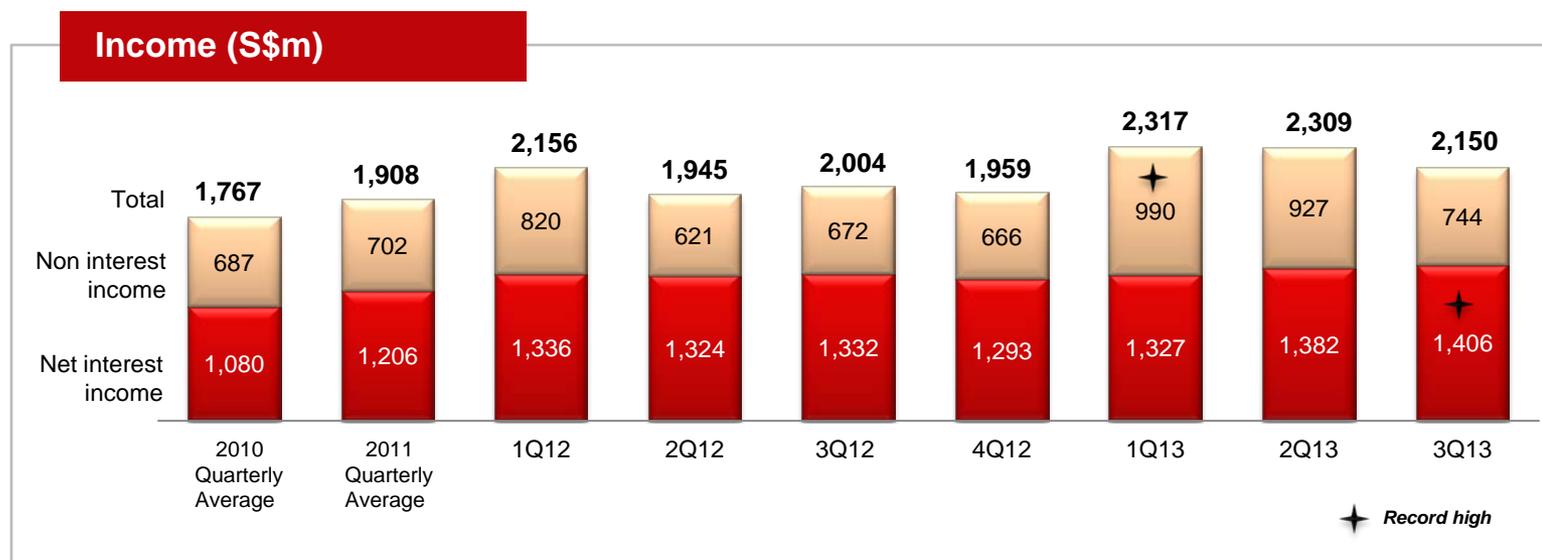
 **Franchise Update**

 **Balance Sheet**

 **Asset Quality**

Record 9M2013 earnings

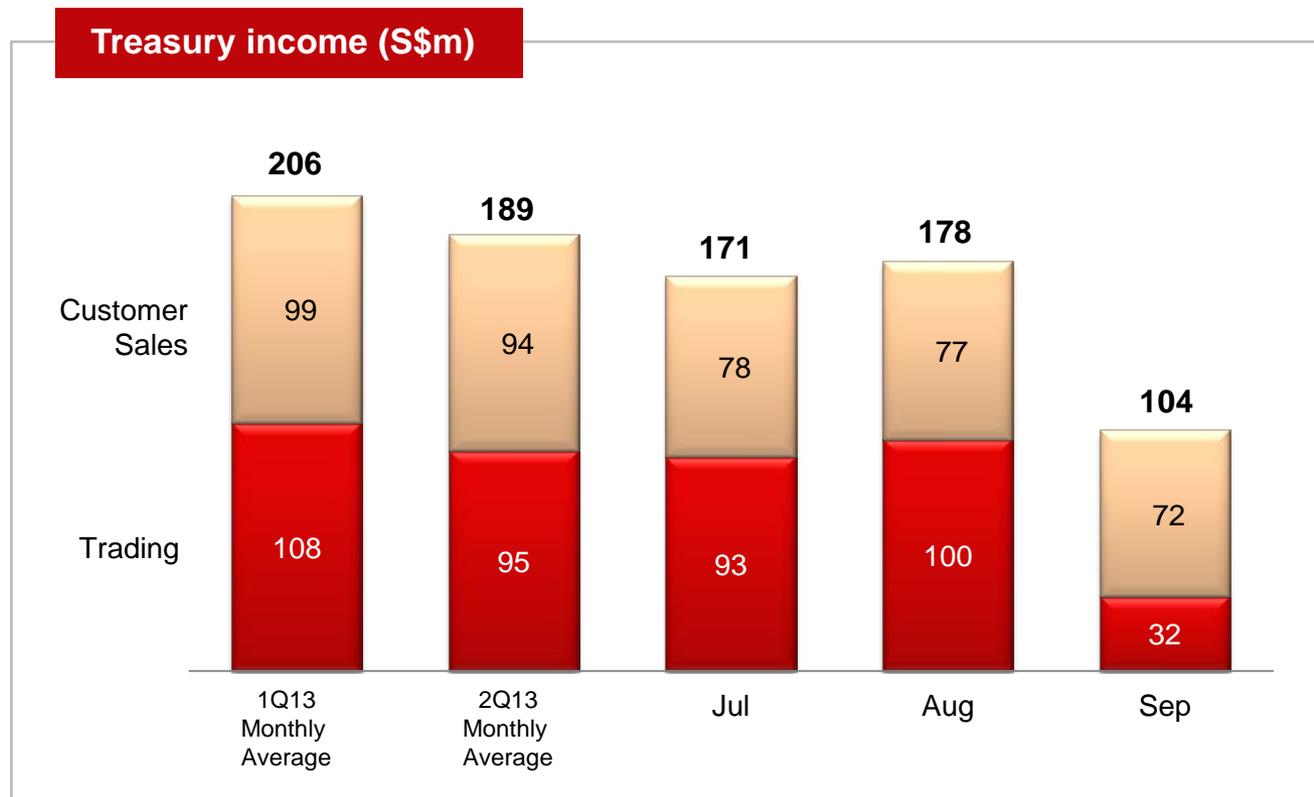
- 9M13 income at a high of **\$6.8b**, **↑11%** from a year ago
- But third quarter challenging given market uncertainties
 - T&M business particularly impacted in September



- 9M13 net profit of **\$2.7b** ^(a) at record

(a) Excludes one-time items

Treasury related revenues



July and August held up; September more challenging due to market uncertainties

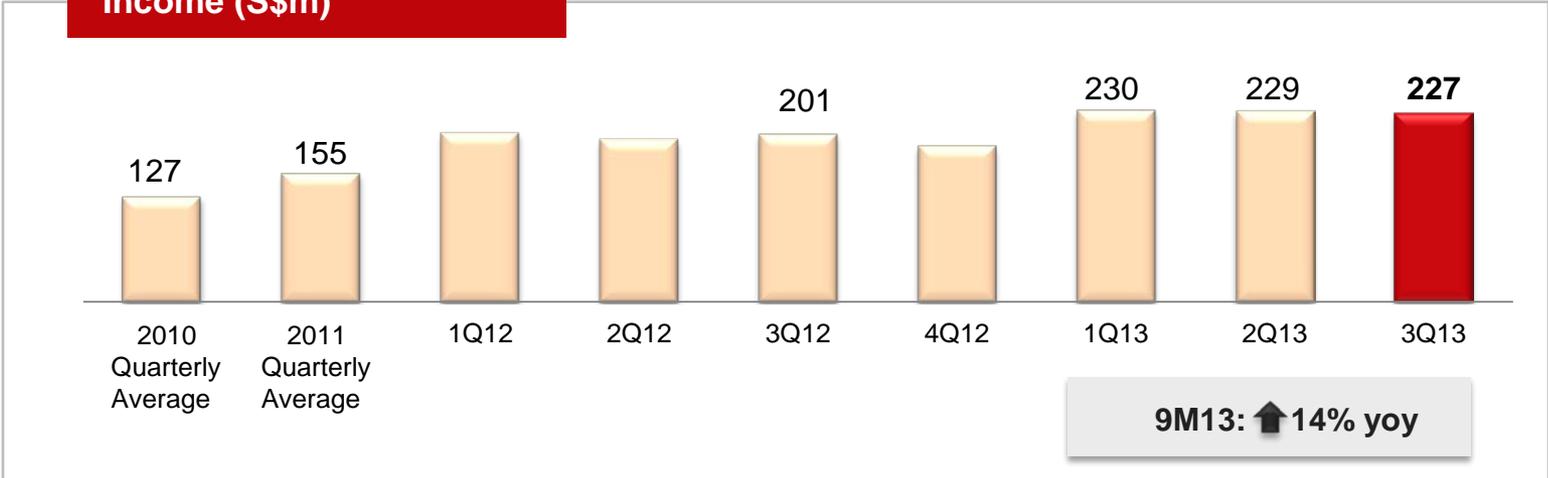
SME



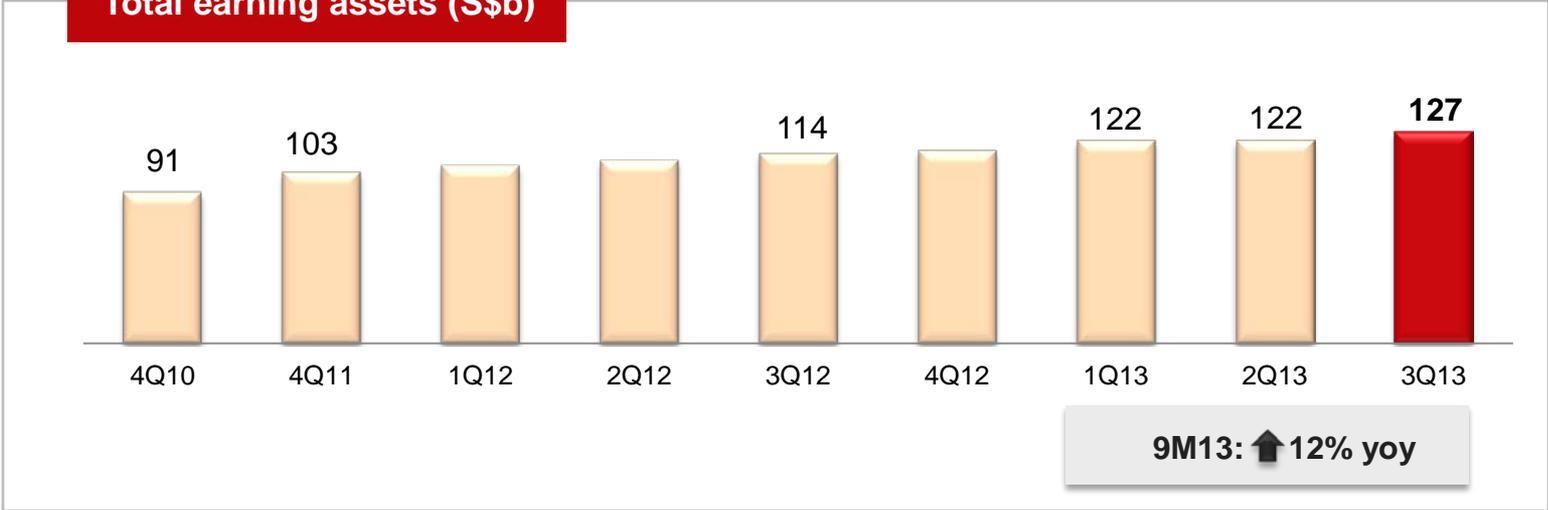
(a) Up 14% on comparable basis that excludes the impact of customer up-tiering

Wealth

Income (S\$m)



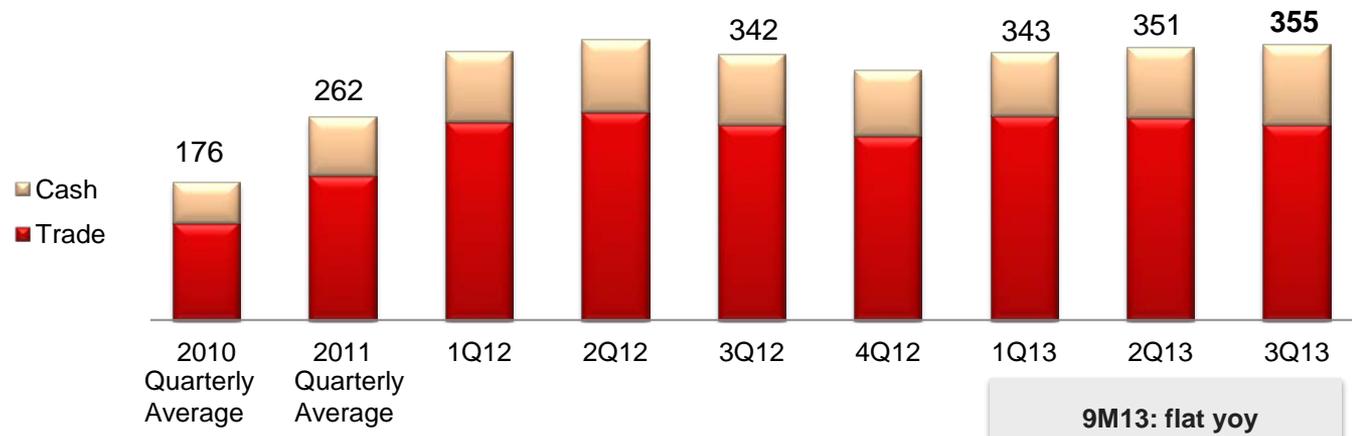
Total earning assets (S\$b)



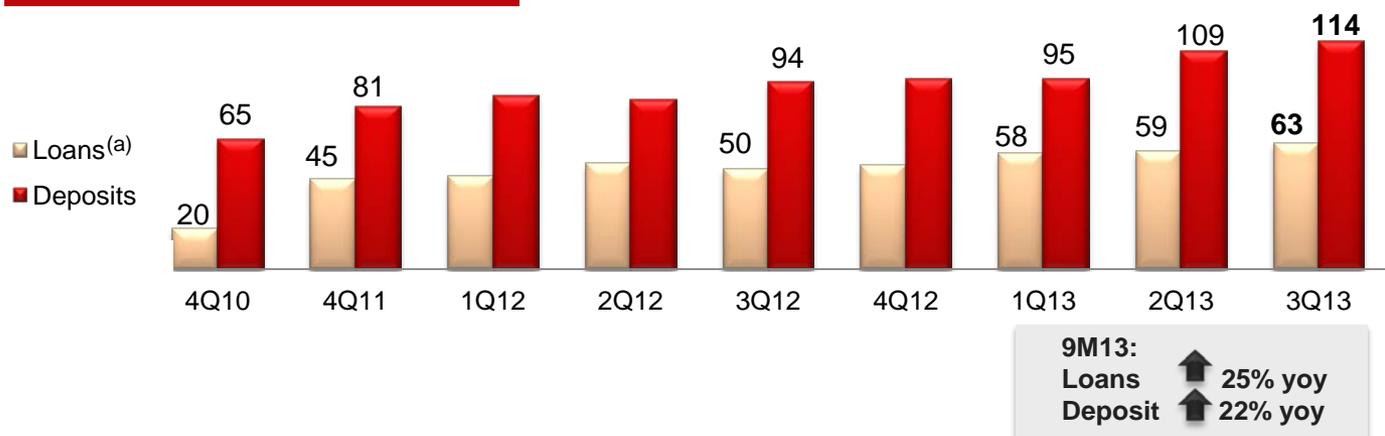
Comprising Treasures, Treasures Private Client and Private Bank

GTS

Income (S\$m)

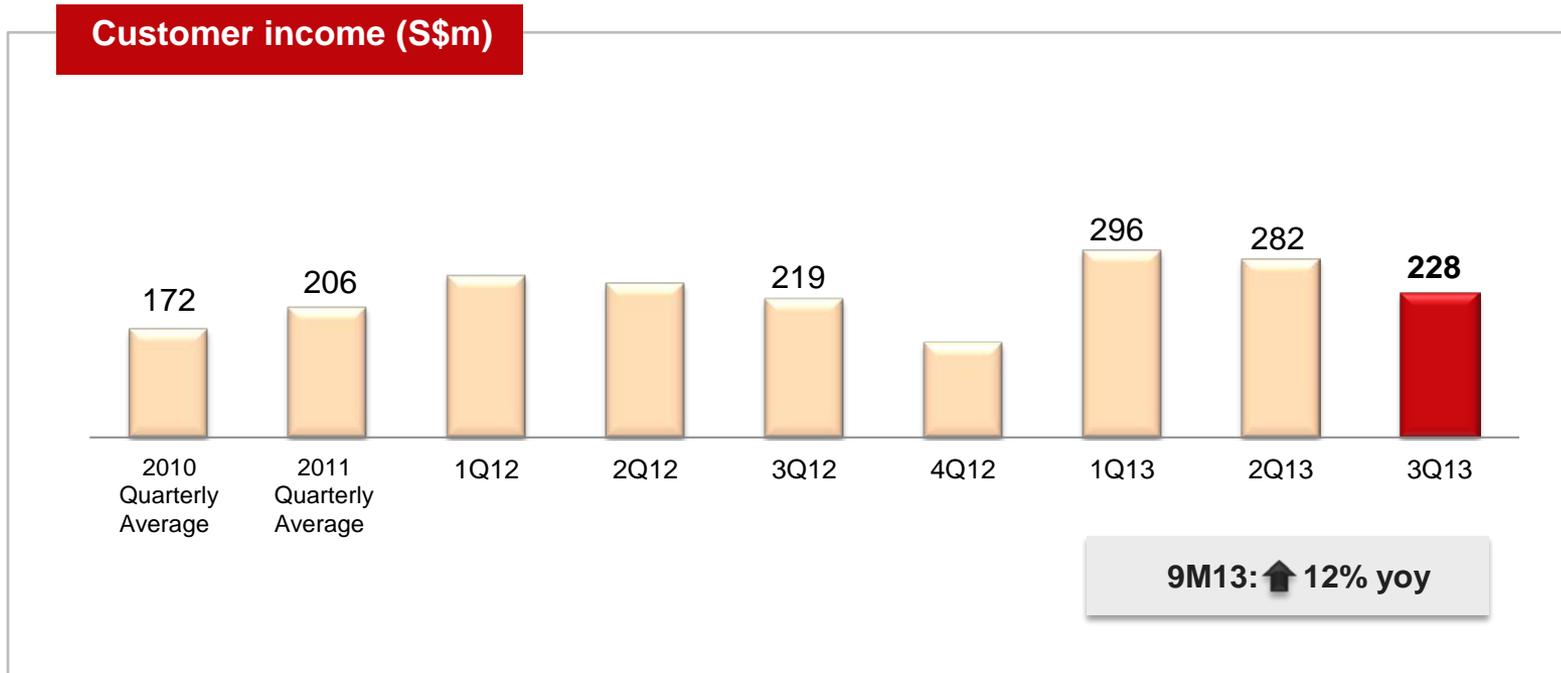


Deposit and loan growth (S\$b)



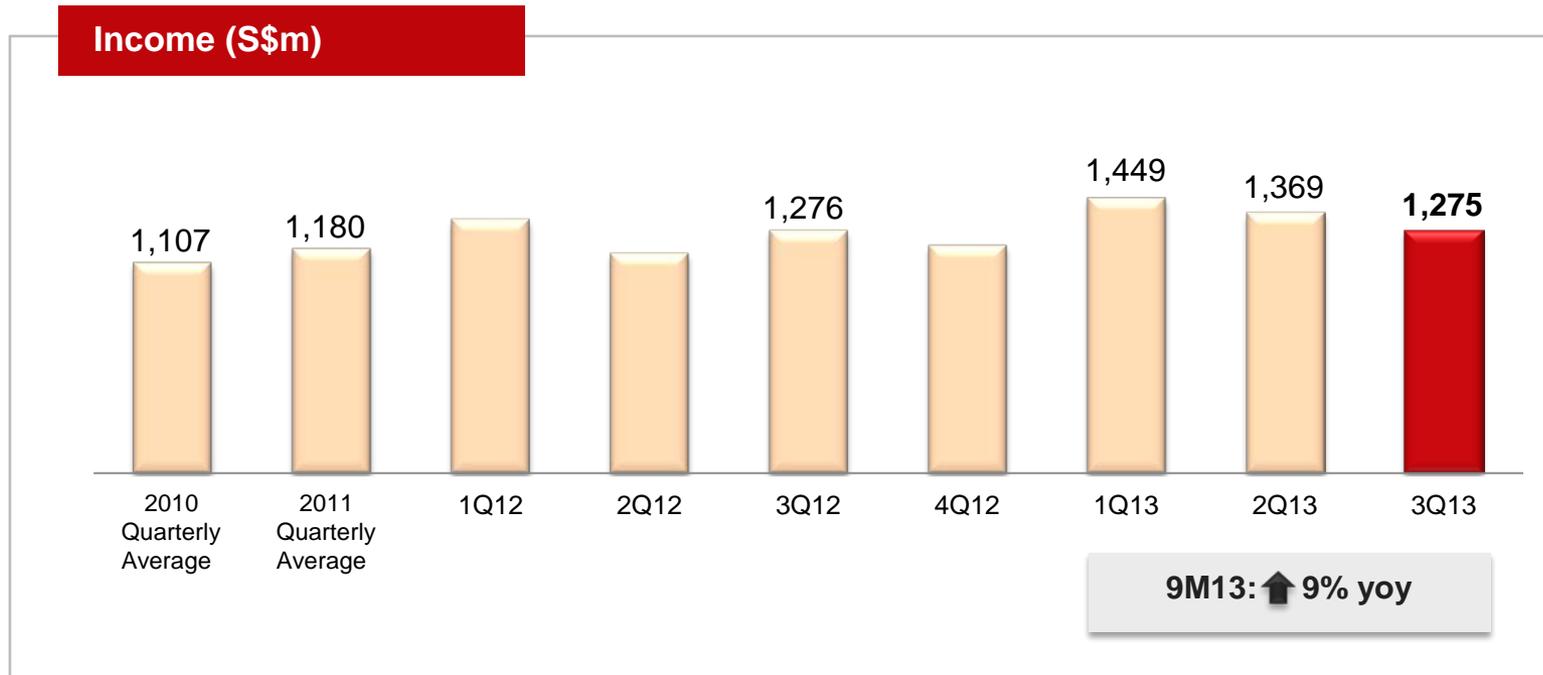
(a) Includes bank exposures and loans of financial institutions

Treasury customer flows



9M13 customer income as % of total Treasury income at 49%

Singapore

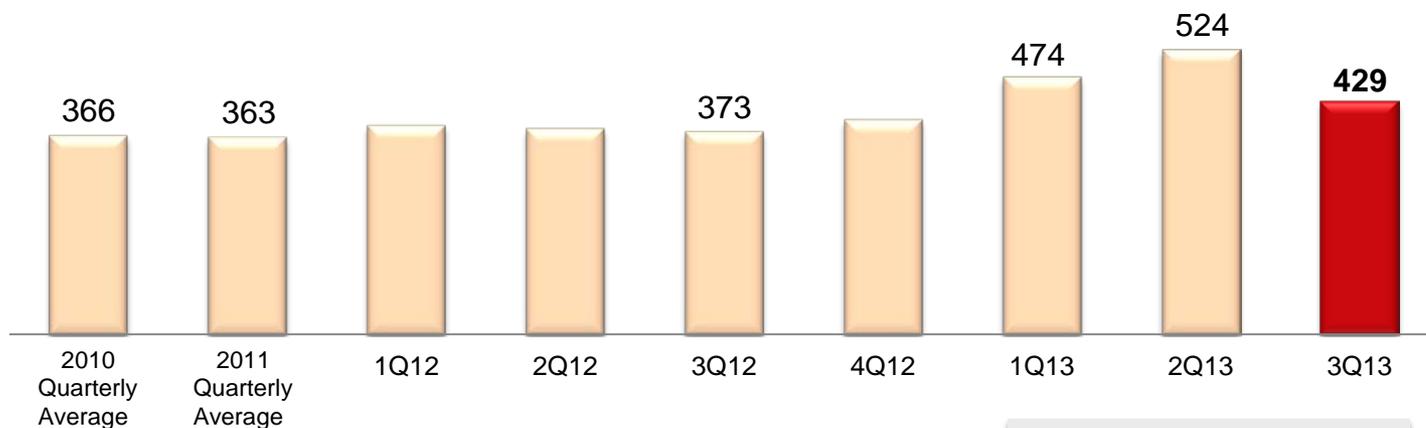


Record quarter, excluding Treasury (a)

(a) Based on internal view

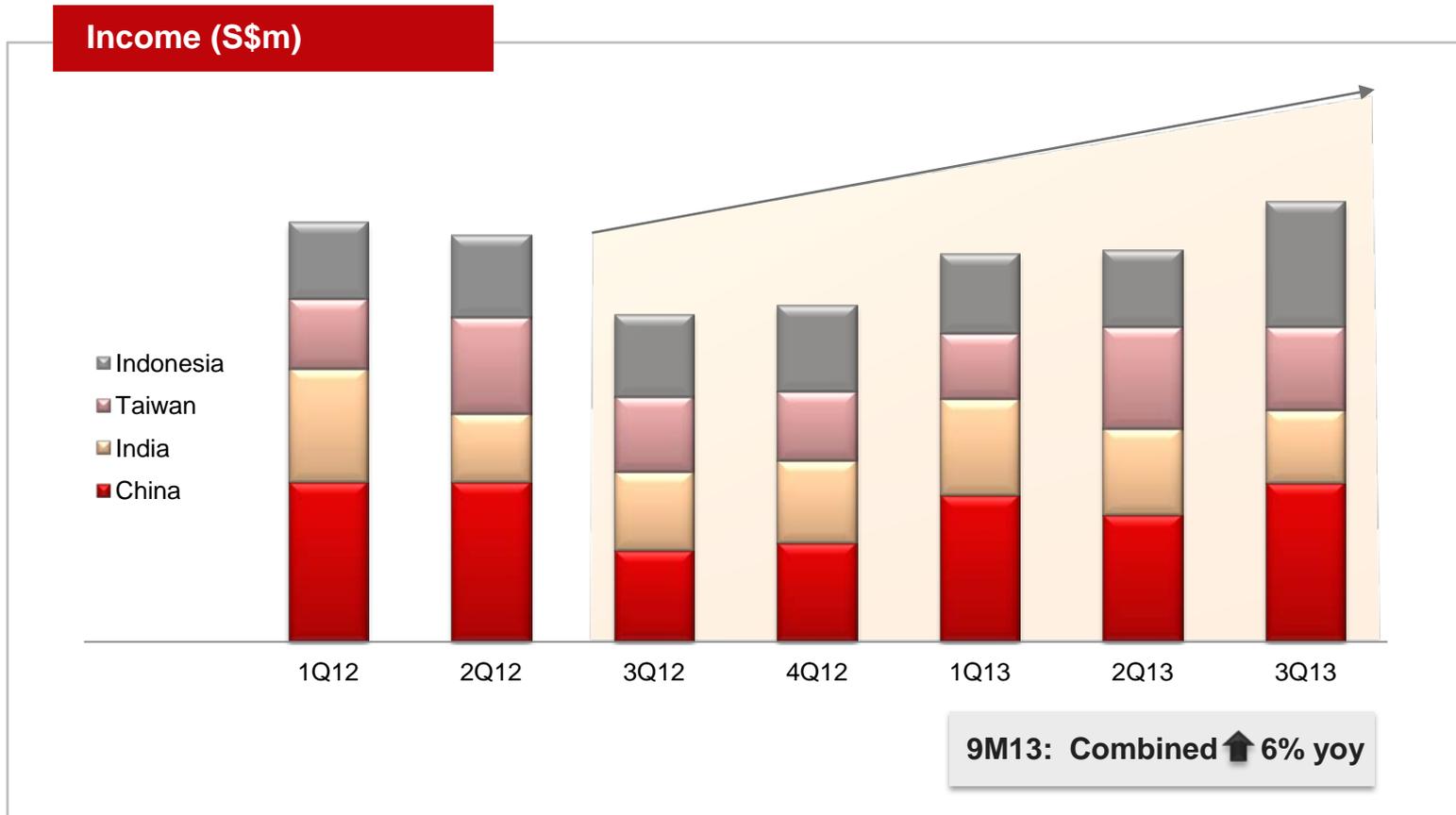
Hong Kong

Income (S\$m)



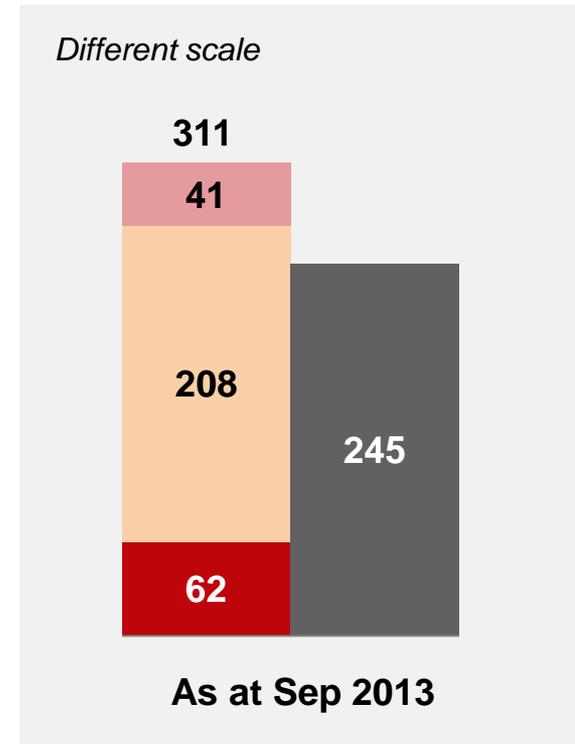
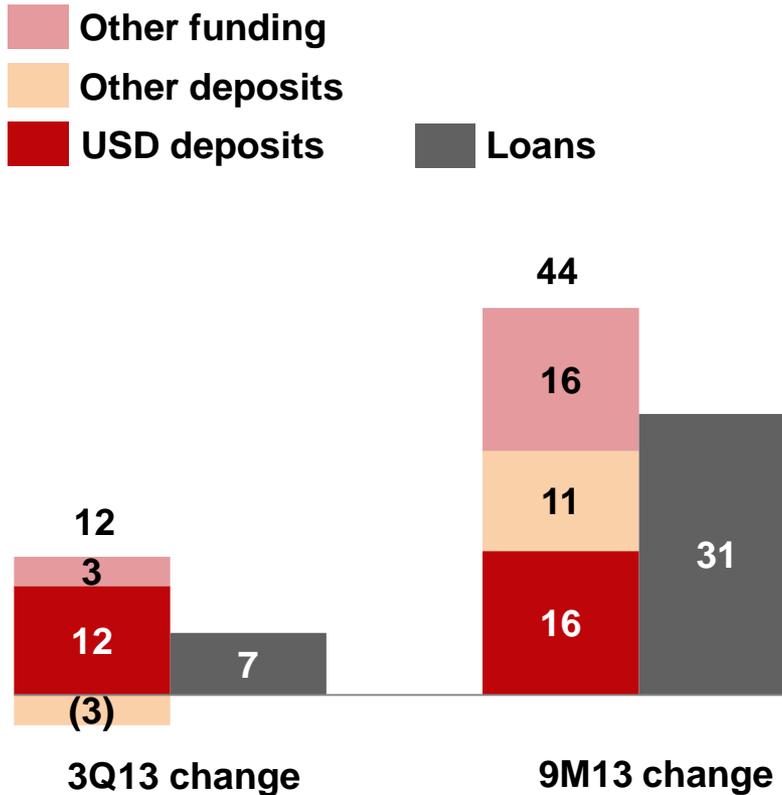
9M13: ↑ 26% yoy

Other geographies



Balance sheet

Loans, deposits and funding (S\$b)



- Loan/deposit ratio stable from previous quarter at 89%

Loans are gross loans. Other funding comprises institutional funding, medium-term notes, commercial papers, certificates of deposit and other debt securities in issue

NPAs

NPAs (\$m)

	3Q 2013	2Q 2013	3Q 2012
NPAs at start of period	2,966	2,767	2,956
New NPAs	291	242	50
Upgrades, recoveries and translation	(23)	10	(120)
Write-offs	(180)	(53)	(51)
NPAs at end of period	3,054	2,966	2,835

In summary

- **15 quarters of consistently strong earnings. Notwithstanding strong headwinds, 4th best quarter ever**
- **Stronger and more resilient franchise; earnings quality has improved**
- **Portfolio sound, asset quality remains healthy**
- **Continue to execute well to strategy; well placed to navigate uncertainties ahead**

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