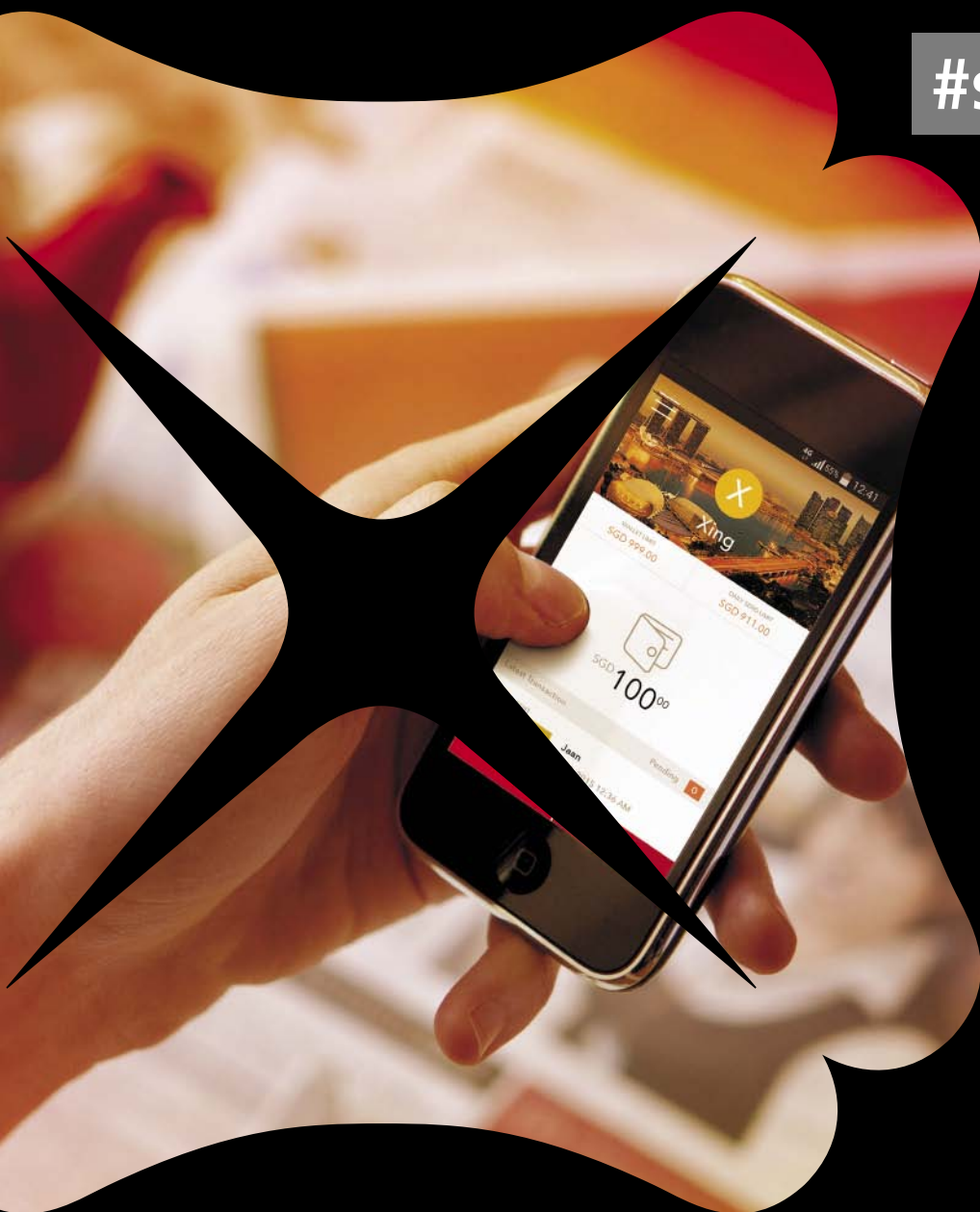


#ignitingpossibilities

#creatingvalue

#sparkingjoy

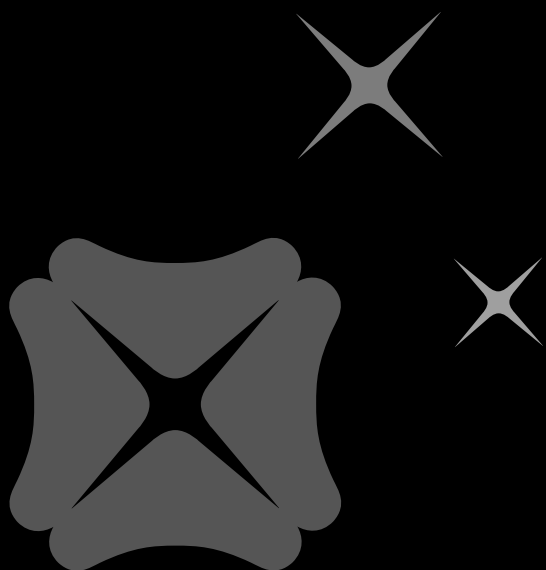


#ignitingpossibilities

As the bank that helped to spark the development of Singapore, DBS is privileged to have brought many ideas into reality and businesses to life.

'Igniting Possibilities, Sparking Joy' represents what we at DBS stand for. A 'spark' is a thought or idea coupled with a positive action. The spark has always been a part of DBS' DNA, and is our legacy, our potential, as well as our belief that we can create impact beyond banking and change lives for the better.

We recognise we have obligations to multiple stakeholders – shareholders, customers, employees, regulators and society – and will continue to strive to deliver value to all, igniting possibilities and making a difference.



About Us

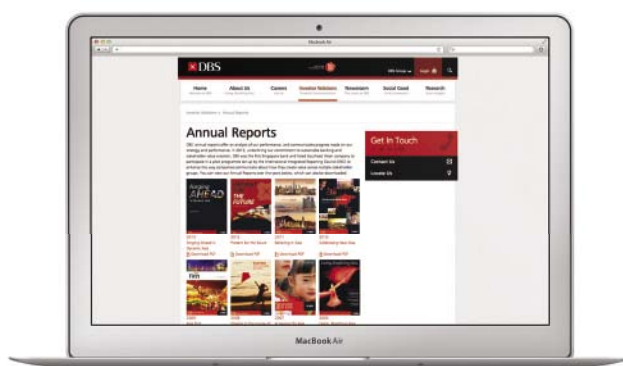
DBS is a leading financial services group in Asia, with over 280 branches across 17 markets. Headquartered and listed in Singapore, DBS has a growing presence in the three key Asian axes of growth: Greater China, Southeast Asia and South Asia.

Our "AA-" and "Aa1" credit ratings are among the highest in Asia. We have been recognised for our leadership in the region, having been named "Bank of the Year, Asia" by The Banker, and "Best Bank in Asia-Pacific" by Global Finance. We have also been named "Safest Bank in Asia" by Global Finance for six consecutive years from 2009 to 2014.

About This Report

We have applied the Guiding Principles of the International Integrated Reporting Framework issued in December 2013 to the compilation of this report. Integrated reporting is a multi-year journey and we continue to make progress in enhancing our communication around value creation for our multiple stakeholder groups.

This report also complies with the Banking (Corporate Governance) Regulations 2005, and all material aspects of the Guidelines on Corporate Governance for Financial Holding Companies, Banks, Direct Insurers, Reinsurers and Captive Insurers issued on 3 April 2013 by the Monetary Authority of Singapore. We have also implemented most of the Enhanced Disclosure Task Force recommendations for improved bank disclosures.



View our Report Online

Our Annual Report, Accounts and other information about DBS can be found at: www.dbs.com

OVERVIEW

This section provides information on who we are, our leadership team and value creation model. It also contains key messages from our Chairman and CEO.

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From Impossible Dream to Dream Come True

Andy Chaw's love of shoes sparked a business that today spans 17 countries. He started Star 360 Holdings, marketing and distributing more than 20 brands of shoes around the globe, fulfilling a childhood love affair with sports and shoes. A self-confessed foodie, Andy also expanded into the food business in Singapore recently by securing the franchise for Krispy Kreme donuts.

He believes in staying focused and committed to his passions, and in valuing relationships and the people around him. "This is why I value the relationships I have with DBS, which I've been banking with for a long time," he says.

Andy has been a DBS customer for more than 10 years. From his first loan to funding his foray into the food business, DBS is proud to have played a role in helping to make Andy's dream come true.

#startsmall

#lifeissweet

#kremecometrue



#growingmybiz

#likeaboss

#proudSME

From Postal Bank to People's Bank

From providing banking facilities to individuals to helping lay the foundation for modern Singapore, POSB has served generations of Singaporeans since 1877. Our neighbourhoods may have changed with the times but we remain the "People's Bank", innovating to make banking simpler and lives better. Whether it is financing the purchase of HDB homes or teaching children the value of savings, igniting possibilities and helping Singaporeans achieve their dreams are at the heart of who we are.



#servingcommunities

#everydaybanking



#nextgeneration

#bankingforthepeople



#neighboursfirst

#bankingmadesimpler

From Everything Done to Everything Fun

We believe that people are our greatest asset. While technology has transformed the business of banking, banking is ultimately still a people-driven business. Our goal is to imbue in our 21,000 employees a strong sense of purpose and pride. We want our people to be known for their commitment, teamwork, ability to innovate and high levels of engagement. At DBS, we work hard and play hard!

#can'tfeelmyarms

#cool

#morefun@work

#dreamteam



#weekendwarriors

#paddlesup

PHOTO ON RIGHT: Every weekend, the DBS Asia Dragons, comprising more than 70 employees, get together to train for the annual DBS Marina Regatta, the largest water sports festival in Singapore. The team has won numerous medals in various dragon boating competitions in recent years.

From Making Loans to Making a Difference

Social enterprise Bettr Barista Coffee Academy not only trains marginalised women and youth to brew coffee so they can find jobs, it also coaches them in emotional resilience and empowers them to lead better lives. Since its inception in 2011, the academy has trained over 1,800 people in all things coffee. More than 60% of the baristas from its social programme are still employed in the industry.

Bettr Barista has benefitted from the DBS Social Enterprise Package. Designed to address the needs of social enterprises, the first-of-its-kind package provides low-cost banking to social entrepreneurs. The bank also makes available project grants to support meaningful social enterprise initiatives.

We are privileged to be a part of Bettr Barista's journey to becoming financially sustainable and creating ongoing social impact.

#forceforgood

#givingback

#sparksmiles



#changinglivesthroughcoffee

#betternotbitter

#energised

Who

We Are

DBS provides a full range of services in consumer banking, wealth management and institutional banking. As a bank born and bred in Asia, we understand the intricacies of doing business in the region's most dynamic markets. DBS is committed to building lasting relationships with customers.



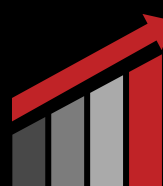
TOTAL ASSETS

**SGD 441
billion**



INCOME

**SGD 9.62
billion**



NET PROFIT

**SGD 4.05
billion**



BRANCHES* ACROSS ASIA

OVER 280

**includes sub-branches and centres*



EMPLOYEES

OVER 21,000



**INSTITUTIONAL BANKING
CUSTOMERS**

OVER 200,000



**CONSUMER BANKING/WEALTH
MANAGEMENT CUSTOMERS**

OVER 6 million

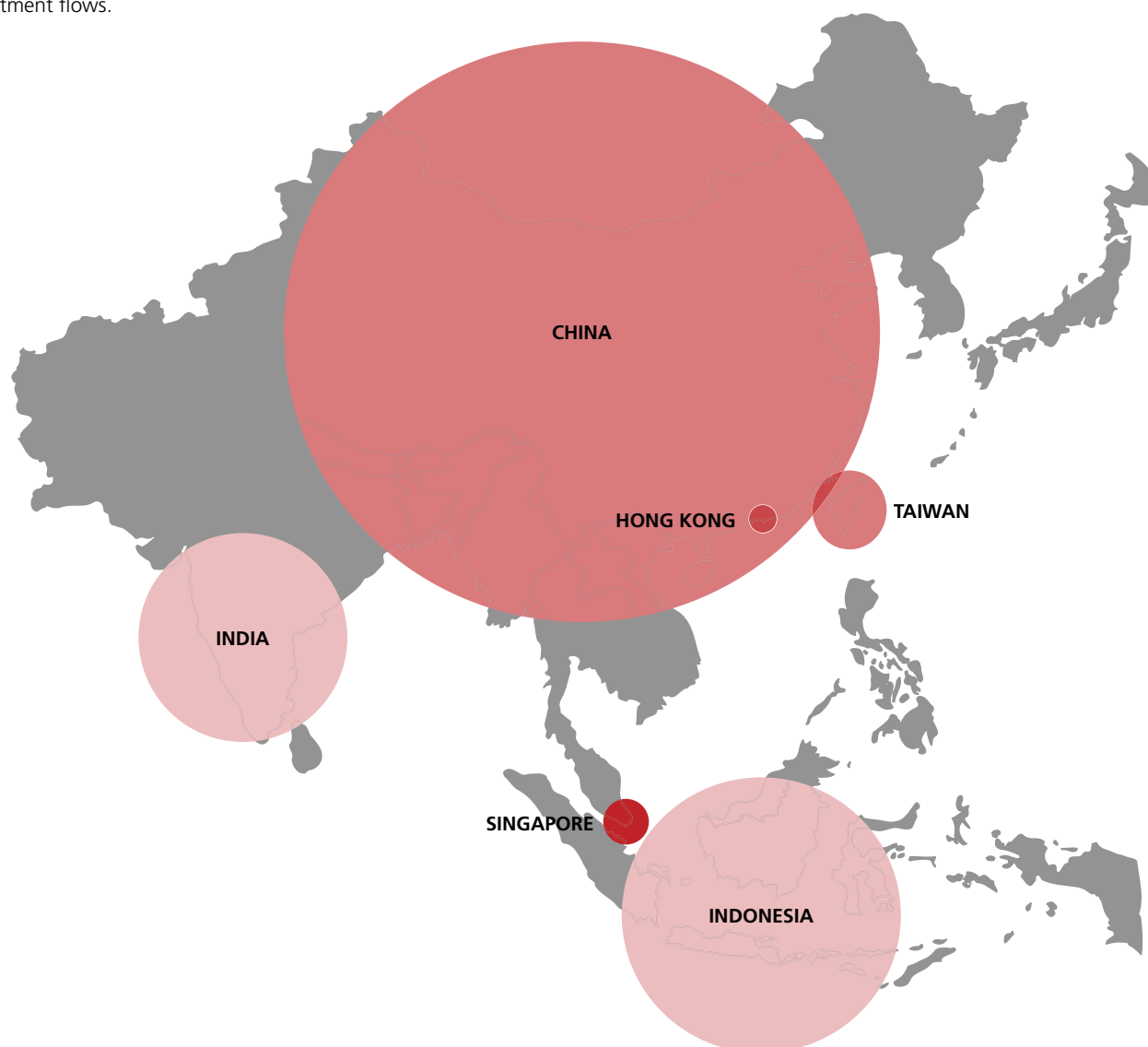


**Safest Bank
in Asia**
by Global Finance
2009 – 2014

**Best Bank
in Asia-Pacific**
by Global Finance

**Most Valuable
Banking Brand**
in ASEAN and Singapore
by Brand Finance

The map highlights our six priority markets, across which we seek to intermediate trade and investment flows.



● SINGAPORE

- Our home market
- Extensive network of more than 2,500 touchpoints†
- Leader in consumer banking, wealth management, institutional banking, treasury and capital markets

● GREATER CHINA

- Hong Kong: Anchor of our Greater China franchise with 49 branches
- China: Locally incorporated in 2007, first Singapore bank to do so; 31 branches and one representative office in 11 major cities today
- Taiwan: Locally incorporated in 2012, first Singapore bank to do so; 43 branches today

● SOUTH AND SOUTH EAST ASIA

- India: 12 branches in 12 major cities, largest network for a Singapore bank
- Indonesia: 40 branches in 11 major cities
- Presence in Malaysia, Philippines, Thailand and Vietnam

● REST OF THE WORLD

- Presence in Japan, Korea, UAE, UK and US to intermediate business and investment flows into Asia

62%

of Group Income

30%

of Group Income

8%

of Group Income

† Touchpoints include DBS/POSB branches, self-service banking machines, AXS terminals and strategic partnerships