

18 markets in operations

Listed on the Singapore Exchange (SGX)

AA-,Aa1 credit ratings

Safest Bank award (2009-2018)



DBS facilitates trade and investment flows between Asia's three main economic blocs – **Southeast Asia, Greater China** and **South Asia**. And holds key franchises in Singapore, Hong Kong, China, Taiwan, India and Indonesia with about **26,000** staff across 40 nationalities.

DBS and POSB focuses on three lines of business:

- Corporate banking
- SME banking
- Wealth management

FY 2018

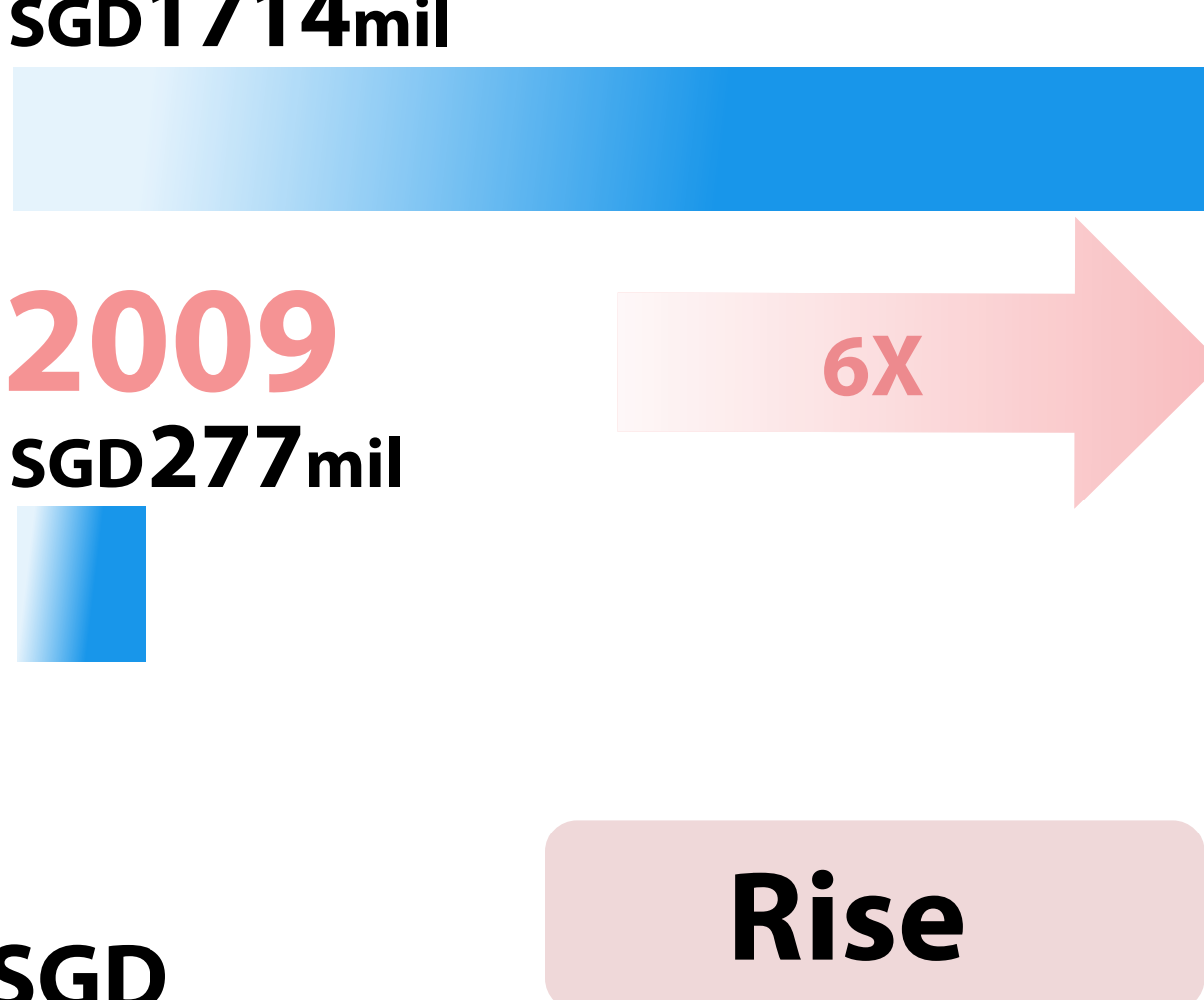
Financial Highlights

company's return on equity (ROE) reached **12.1%**, near the record high of **12.7%** in 2007.

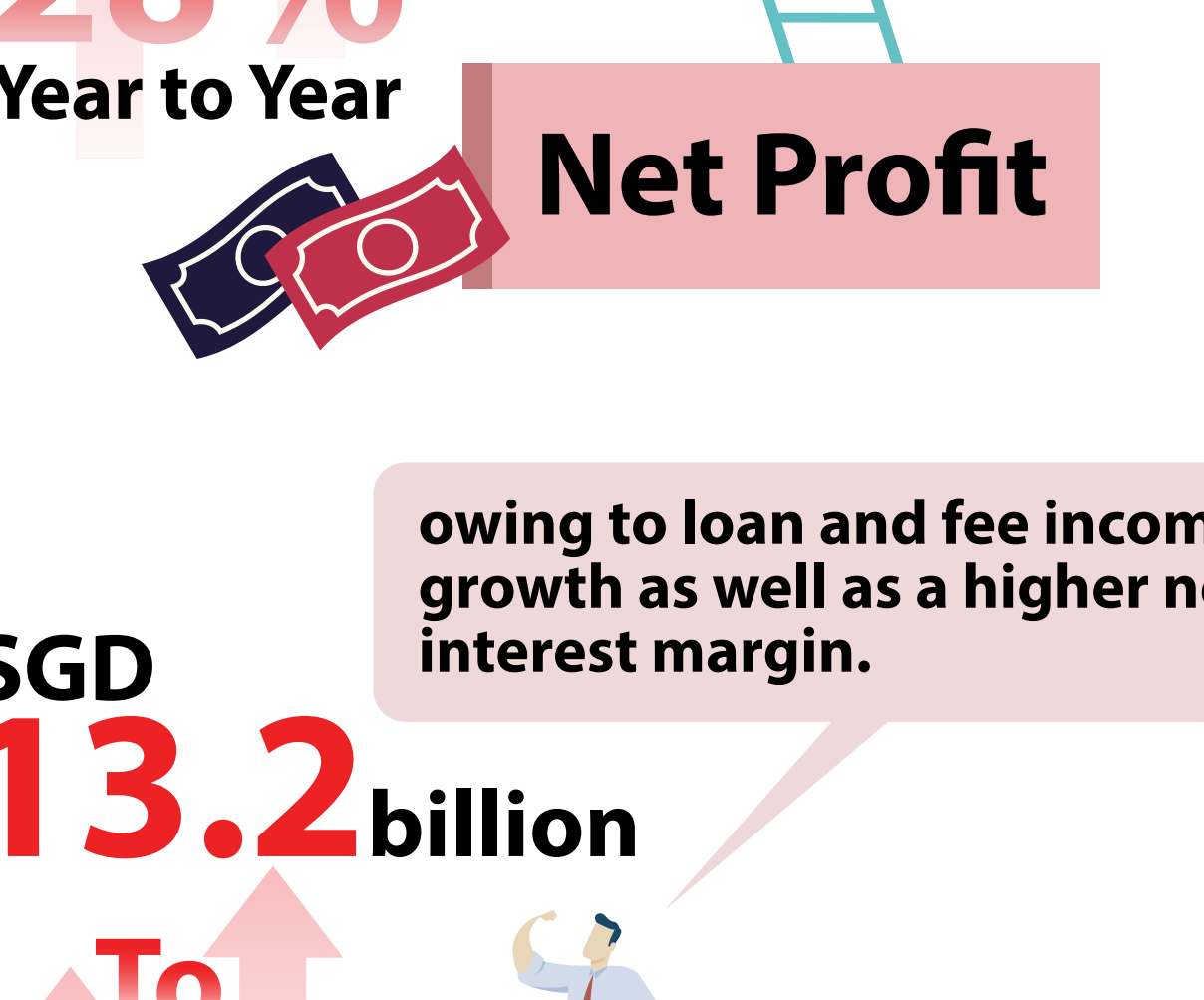
INCOME MIX

2018 Total Income
SGD**13,183**mil

2018 Wealth Management
SGD**2637**mil



2018 Cash Management
SGD**1714**mil



SGD **5.63** billion
To **28%** Year to Year
Rise
Net Profit

owing to loan and fee income growth as well as a higher net interest margin.
SGD **13.2** billion
To **11%**
Total Income

Group Income
Due to continual Global trade tensions and weak investors' confidence dominating the economic environment.
22% 2009
5% 2018
Treasury Markets Business

Expanded their higher-returns businesses while simultaneously reducing the impact of trading income on their performance.
Wealth management and cash management are now five and eight times the size with combined income of the two higher-returns businesses which currently accounts for **33%** of group income, up from **11%** a decade ago.

6th largest wealth management bank
Asia-Pacific
SGD **220** billion

Net Interest Income
(SGD million)

2018 8,955
2017 7,791

7 1Q 2,097
7 2Q 1,975
7 3Q 1,888
7 4Q 1,831

8 4Q 2,330
7 3Q 2,273
8 2Q 2,224
7 1Q 2,128

Due to higher interest rates in Singapore and Hong Kong, with a quicker repricing of loans than deposits – the majority of which were sticky lower-cost savings and current accounts in both markets.
Net Interest Income
15% SGD **8.96** billion

Net Profit (SGD million)	2018	2009	Multiple
Hong Kong	1,362	464	3x
Rest of Greater China	275	68	4x

EARNINGS **3x** SGD **1.36** billion

4x SGD **275** billion