# **DBS Group**

As the world's best bank, DBS innovates to deliver a new kind of banking for our global clients that is simple, seamless and invisible.

#### **Robust Financials**

As the Safest Bank in Asia, DBS is consistently rated "AA-" and "Aa1" by S&P and Moody's.

#### **Worldwide Network**

We serve over 12.2 million clients globally, in a broad range of industries and sectors.

#### **Purpose-driven**

We advance the sustainability agenda, with innovations aimed at promoting financial inclusion and multiplying its social impact.

#### **Global Leadership**

We are internationally recognised for our leadership in the industry.



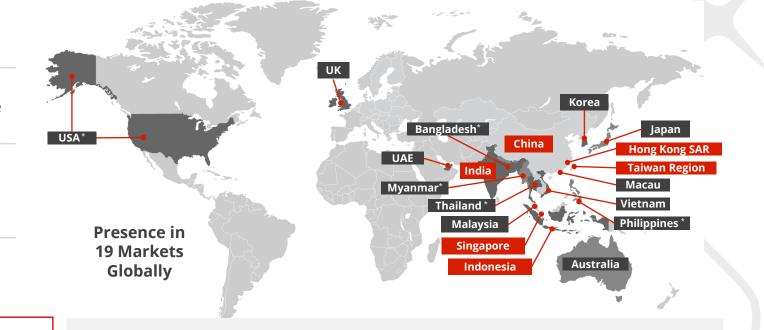
Best Bank in the World Global Finance, 2018, 2020 & 2022



World's Best Bank Euromoney, 2019 & 2021



Asia Safest Bank Award Global Finance, 2009 - 2023



**SGD 739bn** 

In Assets

**Net-Zero**Commitment by 2050

**SGD 10.3bn** 

Net Profit

**SGD 20.2bn** 

Total Income

SGD 61bn

Sustainable financing ahead of 2024 target.

Source: DBS Annual Report 2023

# **One DBS Value Proposition**

Centred around your needs. Access to the best solutions, tailored for you by our team of experts.

### **Corporate Banking Solutions**

Seamlessly bridge your private wealth and business banking needs with our industry expertise for bespoke solutions

#### **Global Transaction Services**

- Cash Management
- Documentary Trade
- Open account Trade Financing
- Electronic delivery channels
- Securities and Fiduciary

#### **Treasury & Markets**

- Foreign Exchange
- Money market activities
- Derivatives
- Structured products
- Advisory
- Commodities Hedging

# Wealth Management

Effective long-term wealth and succession management

- Succession Planning
- Liquidity Planning
- Family Legacy Planning
- Professional Advisory
- Philanthropy



## **Capital Market Solutions**

Access to investment banking services and deal flows

- Strategic Advisory Solutions, Structured Solutions
- Mergers & Acquisitions
- Equity Capital Markets
- Debt Capital Markets

# **Case Study:**

Find through our website:

Case Studies: DBS Corporate
Clients' Success Stories



## AIA – Improved Claim Payment Process

Vietnam's first insurance claim pay-out powered by APIs helped AIA improve its claims process, which was prone to human error, and customer experience

Read more



# Lenovo – A win-win solution for extended payments

DBS has been very open, listened to our requirements and made sure the details work, aiding us in...

Read more



## MSIG - Digital leadership in travel insurance

Our partnership with DBS has helped us in being the first to tap on the bank's real-time payment...

Read more



## Huhtamaki - Packed for optimised cash management

DBS clearly demonstrated its commitment to understanding our needs throughout the whole RFI...

Read more



## CCL - Enhancing transparency in the supply chain

The blockchain solution enables participants to improve efficiency and deliver innovative supply....

Read more



# KPIT - Improving cashflow through ARP

DBS managed to implement it in just 30 days. It has significantly improved the DSO in our last qu...

Read more



# **Overseas Treasury Centres – Success Stories**

	වි <mark>ර</mark> Client Needs	ුල් <sup>®</sup> Challenges	<b>Solutions</b>	Benefits
A large state- owned oil company	To set up an additional treasury centre in Singapore, supplementing their existing center in Hong Kong to mitigate risks.	<ul> <li>Need an experienced banking partner</li> <li>There are high expectations for account visibility, cost optimisation, and speed.</li> <li>The document processing process is complicated</li> </ul>	<ul> <li>Set up domestic capital collection structure</li> <li>Automated scanning at the end of the day</li> <li>Multi-currency account</li> <li>Bank-enterprise direct API connection</li> </ul>	<ul> <li>Improved the visibility of group account management</li> <li>Near real-time cross-border funds transfers</li> <li>Simplified account opening process</li> <li>Rate optimisation and cost savings</li> </ul>
A leading Internet company	Establish a centralised collection and payment centre in Singapore to support overseas expansion plans.	<ul> <li>Worldwide network of trading partners.</li> <li>Various payment currencies and large transactional volumes</li> <li>Traditional payment methods are costly</li> </ul>	<ul> <li>DBS Pay Anywhere</li> <li>Bank-enterprise API connection</li> </ul>	<ul> <li>Enabled cross-border payments in more than 120 currencies</li> <li>Full payment, no agency fees</li> <li>Transparent foreign exchange rates and low handling fees</li> <li>System integration to reduce manual processes</li> </ul>
A leading IoT company	To facilitate aggressive overseas branch expansion plans. To establish and connect with multiple bank accounts in different locations.	Accounts are relatively dispersed, spanning multiple markets such as Singapore, Indonesia, and India resulting in great difficulties when managing funds effectively	<ul> <li>Automation of MT940 resulting in timely &amp; detailed account balance &amp; funds reporting</li> <li>Dedicated Implementation manager to ensure seamless migration and deployment</li> </ul>	Improved visibility and timeliness of group account management to facilitate overall fund planning and improve efficiency
Well-known automotive parts manufacturer	To establish a regional treasury centre that further strengthens overseas fund management.	<ul> <li>Need to analyse the pros and cons of different treasury centers based on the company's situation.</li> <li>Choose the most suitable location to set up a treasury centre</li> </ul>	<ul> <li>Panel of financial advisors actively participated in entire process, conducting comprehensive cost-benefit analyses for various locations.</li> <li>Assessed the impact of new fiscal and tax policies on capital operations.</li> </ul>	<ul> <li>Accelerated business innovation and transformation</li> <li>Singapore was chosen as the site for the Regional Treasury Centre</li> <li>Achieved economic and operational benefits</li> </ul>

Find more video here, hear from our clients:

Banking for a Better World <a href="https://youtu.be/x\_q9DE4ER4A">https://youtu.be/x\_q9DE4ER4A</a>

Sustainable Supply Chain – LDC <a href="https://youtu.be/F\_1cUl38VJ0">https://youtu.be/F\_1cUl38VJ0</a>

Financing Indonesia's transition to clean energy <a href="https://youtu.be/BO7esYDbwdl">https://youtu.be/BO7esYDbwdl</a>



