

DBS Bank Corporate Fact Sheet

星展銀行簡介

DBS is one of the largest financial services groups in Asia with operations in 16 markets. Headquartered in Singapore, DBS is the largest bank in the country as measured by assets, and a leading bank in Hong Kong. DBS' "AA-" and "Aa1" credit ratings are among the highest in the Asia-Pacific region. As a bank that specialises in Asia, DBS leverages its deep understanding of the region, local culture and insights to serve and build lasting relationships with its clients. DBS provides the full range of services in corporate, SME, consumer and wholesale banking activities across Asia and the Middle East. The bank is committed to expanding its pan-Asia franchise by leveraging its growing presence in mainland China, Hong Kong and Taiwan to intermediate the increasing trade and investment flows between these markets. Likewise, DBS is focused on extending its end-to-end services to facilitate capital within fast-growing countries in Indonesia and India. DBS acknowledges the passion, commitment and can-do spirit in each of its 14,000 staff, representing over 30 nationalities. For more information, please visit www.dbs.com.

星展集團是亞洲最大的金融服務集團之一，業務遍及 16 個市場。星展集團總部位於新加坡，按資產總值計算，星展集團是新加坡最大的銀行，亦是香港的一家主要銀行。星展集團所取得的AA- 級和Aa1 級信貸評級屬亞太區內銀行業最高評級。身為亞洲銀行專家的星展集團，憑藉對亞洲和社區文化以的深刻理解及敏銳的洞察力，致力服務客戶，並與客戶建立持久互信的夥伴關係。星展於亞洲與中東地區提供全面的金融服務，包括企業、中小企、零售銀行及批發銀行服務。銀行致力在中國大陸、香港和台灣發展，促進兩岸三地與日俱增的貿易與投資活動。同時，星展也專注在印尼和印度等快速增長的國家開拓全面發展的銀行服務。星展集團來自 30 多個國家的 1 萬 4 千多位員工，每一位都懷抱熱忱，堅守承諾，具積極進取的「做得到」精神。有關更多星展集團控股和星展銀行的資料，歡迎瀏覽我們的網站www.dbs.com。

DBS Bank's holding company, DBS Group Holdings Ltd, is one of the largest companies in terms of market capitalisation whose shares are listed on the Singapore Exchange. DBS Group Holdings Ltd and its subsidiaries form one of the largest banking groups in the region in terms of shareholders' funds and total assets as at 31 December, 2008, being approximately SGD19.8 billion and approximately SGD256.7 billion. Other members of the DBS Group in Hong Kong include DBS Bank (Hong Kong) Limited, DBS Bank Ltd, Hong Kong Branch, DBS Vickers (Hong Kong) Limited, DBS Asia Capital Limited and DBS Asset Management (Hong Kong) Limited.

以市值計算，星展銀行之控股公司，星展集團控股有限公司，為新加坡交易所的最大上市公司之一。以股東資金及總資產值計算，星展集團控股有限公司及其附屬公司為亞太區最大的銀行集團之一。截至 2008 年 12 月 31 日，集團的股東資金及總資產值分別為 198 億坡元及 2567 億坡元。星展集團於香港的其他成員包括星展銀行(香港)有限公司、星展銀行有限公司，香港分行、DBS 唯高達香港有限公司、星展亞洲融資有限公司及星展資金管理(香港)有限公司。

DBS' credit ratings are among the highest in the Asia-Pacific region.

信用評級方面，星展銀行是亞太區內獲最高評級的機構之一。

Credit Rating Agency 信用評級機構	Issuer rating 信貸評級	Financial strength rating 財務實力評級	Debt rating 債務評級
Standard & Poor's 標準普爾	AA-	B+	A (For Tier 1 pref shares and Upper Tier 2)
Moody's 穆迪	Aa1	B	Aa3 for Tier 1 pref shares on pref share rating system and Aa2 for Upper Tier 2 subord debt
Fitch IBCA 惠譽國際	AA-	-	A+ (For Tier 1 pref shares and Upper Tier 2)