

How we distribute value created

We distribute value to our stakeholders in several ways. Some manifest themselves in financial value while others bring about intangible benefits.

We define distributable financial value as net profit before discretionary bonus, taxes (direct and indirect) and community investments. In 2017, the distributable financial value amounted to SGD 5.92 billion (2016: SGD 5.80 billion).

In addition, we distribute non-financial value to our stakeholders in the following ways.



Customers

Delivering suitable products in an innovative, easily accessible and responsible way.

Read more about this on pages 42 to 47.



Employees

Training, enhanced learning experiences as well as health and other benefits for our employees.

Read more about this on pages 106 to 107.



Society

Supporting social enterprises, promoting financial inclusion, investing in and implementing environmentally-friendly practices.

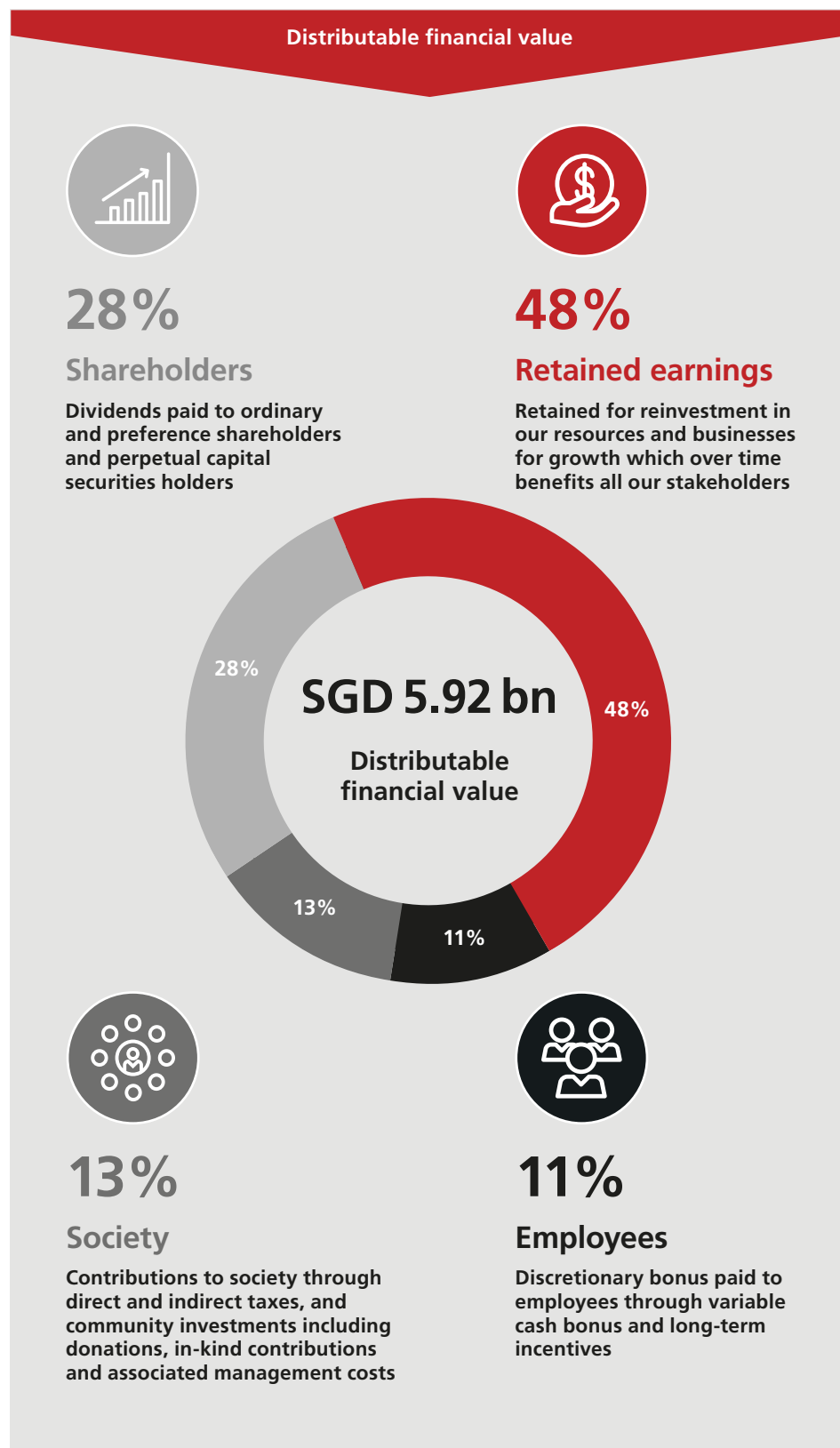
Read more about this on pages 98 to 99.



Regulators

Active engagement with local and global regulators and policy makers on reforms and new initiatives that help to maintain the integrity of the banking industry.

Read more about this on page 29.



Material matters



Identify

We identify matters that may impact the execution of our strategy. This is a group-wide effort taking into account input from all business and support units, and incorporating feedback from stakeholders.

Read more about our stakeholder engagement on pages 28 to 29.



Prioritise

From the list of identified matters, we prioritise those that most significantly impact our ability to successfully execute our strategy and deliver long-term value to our stakeholders.



Integrate

Those matters that are material to value creation are integrated into our balanced scorecard, which is used to set objectives, drive behaviours and measure performance and determine the remuneration of our people. Important matters are managed as part of our business and operational processes.

Read more about our balanced scorecard on page 38.

Material matters have the most impact on our ability to create long-term value. These matters influence how the Board and senior management steer the bank.

Material environmental and social matters are denoted with the symbols **E** and **S** respectively, and are further discussed in "Sustainability" on page 97. Governance matters are discussed in "Corporate Governance" on page 48.

DBS Materiality Matrix

