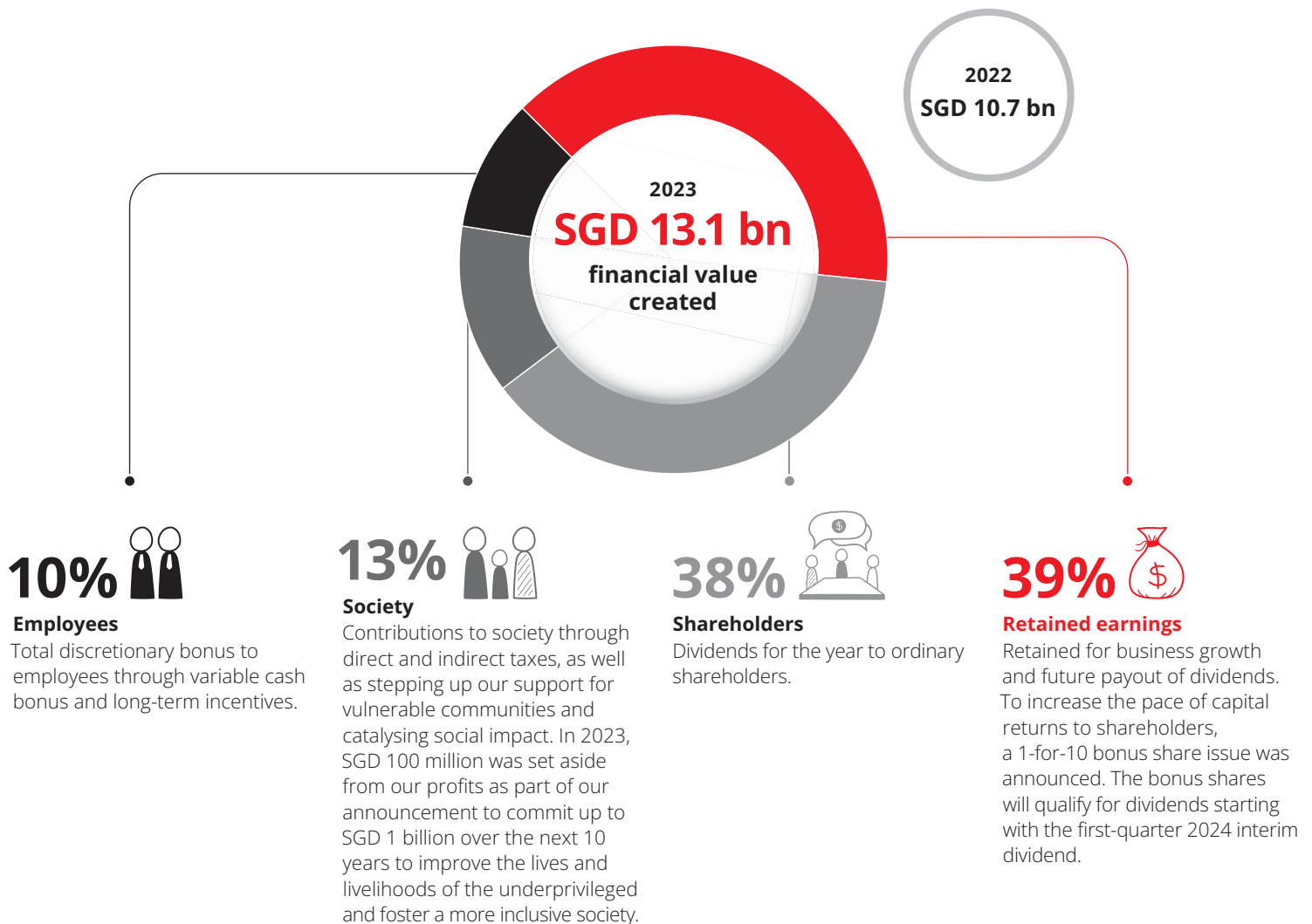


# How we allocate financial value created



## We create value for our stakeholders in several ways: some in financial value, others in intangible benefits.

We define financial value created as net profit before discretionary bonus, taxes (direct and indirect) and community contributions. In 2023, the financial value created amounted to SGD 13.1 billion (2022: SGD 10.7 billion).

In addition, we create non-financial value for our stakeholders in the following ways

### Customers

Supporting the transition towards lower-carbon business models, integrating sustainability into financing solutions and investment opportunities, and democratising banking services to meet our customers' specific needs.

*Read more about our "Responsible Banking" in the Sustainability Report.*

### Employees

Empowering our people to build fulfilling long-term careers by enhancing their experience, investing in their growth and development, and fostering an inclusive culture with equal opportunities.

*Read more about how we are "Building a Resilient Workforce" in the Sustainability Report.*

### Society

Championing businesses for impact and uplifting vulnerable communities to catalyse positive environmental and social impact.

*Read more about our "Impact Beyond Banking" in the Sustainability Report.*

### Suppliers

Through our supplier selection and engagement, we partner with and support more restorative businesses.

*Read more about our approach to "Sustainable Procurement" in our Sustainability Report.*

### Regulators

Engaging 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 79.*