

Sustainability as a driver of long-term value

Guided by our vision to be the “Best Bank for a Better World”, we weave environmental and social factors into the fabric of our business across three pillars to drive long-term value creation for our stakeholders.

<div>01 Responsible Banking</div> <div></div> <div>We are partnering with our clients to support Asia’s just transition to a low-carbon economy, integrating sustainability into financing solutions and investment opportunities, and democratising banking services to meet customers’ specific needs.</div>	<div>02 Responsible Business Practices</div> <div></div> <div>We believe in doing the right thing by our people, building a great culture and embedding environmental and social factors in our business operations.</div>	<div>03 Impact Beyond Banking</div> <div></div> <div>We create impact beyond banking by uplifting the lives and livelihoods of vulnerable communities through the DBS Foundation, the DBS People of Purpose employee volunteer movement and philanthropic initiatives.</div>
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Sustainability highlights 2024

<div>Enhanced</div> <div>Transition Finance Framework</div> <div>including a refined list of eligible activities and strengthened governance to accelerate the just transition in Asia</div>	<div>Engaged</div> <div>> 33,000 employees</div> <div>through Live Fulfilled Carnival to cultivate a growth mindset and advance their careers</div>	<div>Committed</div> <div>> SGD 100 million</div> <div>comprising SGD 98.1 million in funding to support multi-year programmes focused on two key themes, providing essential needs and fostering inclusion, while additionally granting SGD 4.5 million to Businesses for Impact</div>
<div>Committed</div> <div>SGD 89 billion</div> <div>in sustainable financing, net of repayments, as of December 2024. DBS also facilitated SGD 38 billion in sustainable bond issuances as an active bookrunner in 2024</div>	<div>Achieved</div> <div>91% employee engagement score</div> <div>in My Voice survey, 17 percentage points above the APAC Financial Services Industry benchmark</div>	
<div>Supported</div> <div>Mid-Caps and SMEs on their sustainability journeys</div> <div>through strategic ecosystem partnerships across markets and new initiatives, such as the ESG Ready Programme in Singapore, almost doubling sustainable finance volumes</div>	<div>Equipped</div> <div>> 22,000 employees</div> <div>with foundational sustainability knowledge, including climate-related topics, and conducted full-day trainings for more than 200 senior country management leaders</div>	<div>Launched</div> <div>DBS Foundation Impact Beyond series</div> <div>bringing together actors from the public, private and social sectors to tackle Asia’s ageing challenge</div>
<div>Engaged</div> <div>> 2.2 million customers</div> <div>through LiveBetter platform, our one-stop digital platform for sustainable lifestyle and financial solutions, since November 2021</div>	<div>Enhanced</div> <div>Operational decarbonisation roadmap</div> <div>to drive greater energy efficiency measures across our leased and owned assets</div>	<div>Subsidised</div> <div>> SGD 14 million</div> <div>worth of everyday purchases for our customers through DBS Hawker Meals and POSB Support Our Heartlands programmes</div>
<div>Disbursed</div> <div>> SGD 1 billion</div> <div>in loans to low-income individuals in Indonesia, as part of our efforts to democratise banking services in Asia</div> <div>~ 4,000 unsecured loans</div> <div>totalling SGD 500 million to MSMEs in Singapore to support their working capital needs</div> <div>~ SGD 3.4 billion in loans</div> <div>through Priority Sector Lending, supporting economic and social development in India</div>	<div>Launched</div> <div>Inaugural regenerative festival</div> <div>engaging employees, including procurement managers, and suppliers to inspire new ways of sourcing and consuming</div> <div>Enhanced</div> <div>AI governance</div> <div>through expanded Responsible Data Use Framework and the creation of a Responsible AI playbook for Gen AI</div>	<div>Delivered</div> <div>> 270,000 volunteering hours</div> <div>driving employee engagement to embed the culture of giving</div>