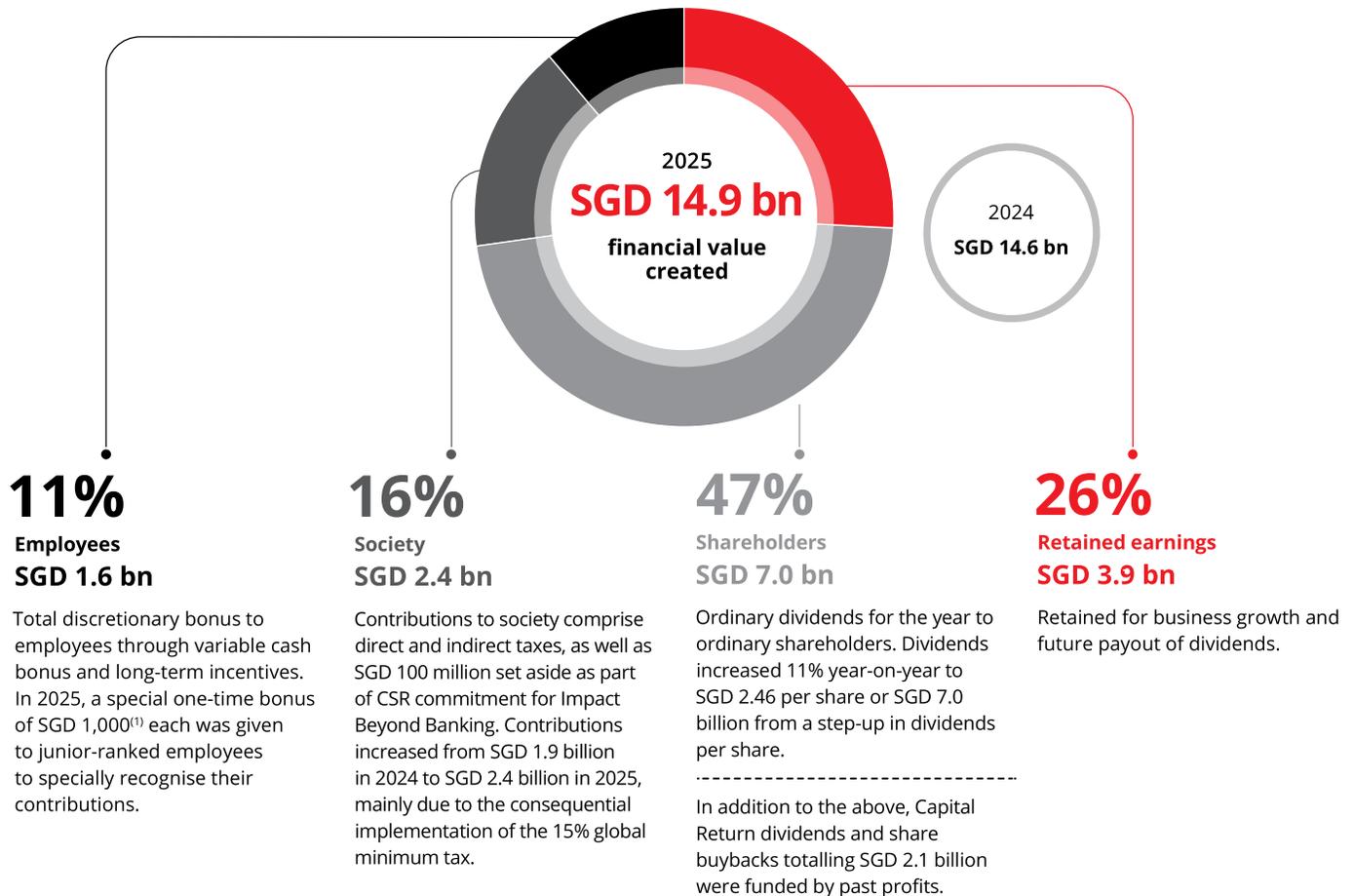


How we allocate financial value created



(1) The amount received by each employee outside of Singapore will be indexed to the local market's purchasing power parity.

We create value for our stakeholders in several ways

We define financial value created as net profit before discretionary bonus, taxes (direct and indirect) and community contributions. In 2025, the financial value created amounted to SGD 14.9 billion (2024: SGD 14.6 billion).

Beyond financials, we create value for our stakeholders in the following ways:

Customers

Supporting our customers' sustainability ambitions through innovative financial solutions and democratising banking services for all.

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

Society

Uplifting vulnerable communities with a focus on providing essential needs and fostering financial inclusion to catalyse positive social impact.

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

Employees

Empowering our people to stay relevant, adaptable and innovative by investing in their continuous growth, enhancing their experience and fostering an inclusive culture with equal opportunities.

Read more about "Transforming our workforce", "Building culture and delivering our Employee Value Proposition" and "Driving diversity, equity and inclusion" in the 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 "Stakeholder engagement" in the Sustainability Report.

Suppliers

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

Read more about "Sustainable procurement" in the Sustainability Report.