

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.

1 Responsible Banking 	2 Responsible Business Practices 	3 Impact Beyond Banking 
<p>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.</p>	<p>We believe in doing the right thing by our people, building a great culture and embedding environmental and societal factors in our business operations.</p>	<p>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.</p>

Committed

> SGD 102 billion

in sustainable financing, net of repayments, as of December 2025

DBS also facilitated **SGD 41 billion** in sustainable bond issuances as an active bookrunner in 2025

Strengthened

Nature-related strategy & risk management

and developed playbook with forward-looking risk insights to support financing decisions and portfolio resilience

Disbursed

> SGD 500 million in unsecured loans

to MSMEs across Singapore, Hong Kong and India to support their working capital needs and launched Singapore's first decarbonisation playbook for manufacturers to support their sustainability journey

Financed

~ SGD 1.2 billion

in green home loans in Singapore and Taiwan, as well as green car loans in Singapore

Extended

> SGD 1.4 billion

in cumulative financing to low-income individuals in Indonesia and China, as part of our efforts to democratise banking services in Asia

~ SGD 3.5 billion

in outstanding exposures under India's Priority Sector Lending framework, supporting economic and social development

Achieved

91% employee engagement score

in My Voice survey, 13 percentage points above the APAC Financial Services Industry benchmark

Identified

> 11,000 employees

for deeper upskilling or reskilling in roles significantly transformed by AI, complementing enterprise-wide upskilling to strengthen AI fluency, adaptability and resilience

Advanced

Operational decarbonisation

remaining well below the reference pathway for our interim 2030 target and net zero by 2050

Realised

~ SGD 1 billion

in economic value from data analytics and AI/ML, while strengthening our responsible AI governance framework

Led

Industry efforts to strengthen AI governance

including spearheading the MAS MindForge “Data & AI” workgroup to develop an AI Risk Management Executive Handbook

Impacted

> 1 million vulnerable individuals

across six core markets in 2025 and committed more than SGD 160 million since 2024 with a focus on providing essential needs and fostering inclusion

Expanded

Impact Beyond Dialogues

to reimagine ageing societies across six core markets, convening over 1,500 cross-sector leaders

Provided

~ SGD 23 million

in savings and support to ease living and business costs, as part of a series of SG60-themed programmes

Delivered

> 300,000 volunteering hours

reaching over 800,000 individuals and driving employee engagement to embed the culture of giving

Provided

Humanitarian relief

including announcing an HKD 10 million donation to relief efforts for the Tai Po Fire in Hong Kong and over IDR 6 billion to support over 10,400 individuals and 1,700 households affected by floods and landslides in Indonesia