



Live more, Bank less

Progress on Sustainable Development Goals (SDGs)

An extract from DBS 2018 Sustainability Report pages 6 to 8



Responsible banking				
SDGs	Related ESG matters	2030 UN established targets	Selected initiatives	Performance achieved
<p>5 GENDER EQUALITY</p>	Financial inclusion	Support women's equal rights to economic resources, as well as ownership and control of land and other resources	Underwrote the Women's Livelihood Bond , the world's first social sustainability bond listed on a stock exchange	<ul style="list-style-type: none"> Supported the empowering of > 385,000 women in Cambodia, Philippines and Vietnam
<p>7 AFFORDABLE AND CLEAN ENERGY</p>	Climate change	Promote financing of renewable energy in the global energy mix	Continued to finance a wide spectrum of clean and renewable energy technologies from geothermal, hydro to waste-to-energy, wind, etc	<ul style="list-style-type: none"> 17 renewable energy related projects mandated or completed in 2018
<p>8 DECENT WORK AND ECONOMIC GROWTH</p>	Financial inclusion	Encourage and expand access to banking, insurance and financial services for all	Launched Migrant Workers' Centre (MWC)- POSB Membership programme which brings together various merchant partners to offer exclusive benefits and savings to migrant workers	<ul style="list-style-type: none"> In collaboration with MWC, the POSB jolly App provides remittance, insurance and telecommunications services for migrant workers
<p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	Financial inclusion	Increase access of small-scale industrial and other enterprises to financial services, including affordable credit and integration into value chains and markets	Participated in government schemes in some markets, such as SME working capital loan and SME micro loan, and green project bond	<ul style="list-style-type: none"> The total amount of outstanding loans to Singapore Government-Assisted Schemes and Taiwan SMEs Guarantee Scheme were SGD 977 million and SGD 638 million respectively Star Energy's Wayang Windu geothermal green project bond
<p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	Responsible financing	Encourage companies to adopt sustainable practices	Continued to implement Responsible Financing Standard and Sector Guides	<ul style="list-style-type: none"> Conducted ESG risk assessments of our customers
<p>13 CLIMATE ACTION</p>	Responsible financing	Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation and impact reduction	Completed green loans, sustainability performance linked loans and renewable energy financing	<ul style="list-style-type: none"> Loans amounted to over SGD 2.4 billion



Responsible business practices				
SDGs	Related ESG matters	2030 UN established targets	Selected initiatives	Performance achieved
<p>5 GENDER EQUALITY</p>	Diversity and equal opportunity	Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making	Established a Board Diversity Policy to promote diversity amongst Board of Directors	<ul style="list-style-type: none"> Board female percentage: 18% Group Management Committee female percentage: 32% Total workforce female percentage: 53%
<p>7 AFFORDABLE AND CLEAN ENERGY</p>	Managing our environmental footprint	Substantially increase the share of renewable energy in the global energy mix and drive improvement in energy efficiency	Joined RE100 with commitment to 100% renewable energy use in our Singapore operations by 2030	<ul style="list-style-type: none"> 14% of renewable energy for our major operations
<p>8 DECENT WORK AND ECONOMIC GROWTH</p>	Talent management and retention	Achieve higher levels of economic productivity through diversification, technological upgrading and innovation	Continued to invest in employee digital transformation	<ul style="list-style-type: none"> Cloud-based learning management system (DBS Horizon) Accelerator programme and hackathons DBS SkillsFlex programme
<p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	Managing our environmental footprint	Upgrade infrastructure and retrofit industries to make them sustainable, with increased resource use efficiency and greater adoption of clean and environmentally sound technologies	Transformed DBS traditional data centres into cloud-optimised centres	<ul style="list-style-type: none"> Electricity consumption for our Singapore operations reduced by 9% in 2018
<p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	Sustainable procurement	Promote public procurement practices that are sustainable	Established Sustainable Sourcing Principles (SSP)	<ul style="list-style-type: none"> 99.6% of new suppliers signed SSP in 2018
<p>13 CLIMATE ACTION</p>	Managing our environmental footprint	Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation and impact reduction	Continued to broaden Green Mark certifications across our branch network	<ul style="list-style-type: none"> 100% of our branches in Singapore have obtained BCA Green Mark certifications



Creating social impact				
SDGs	Related ESG matters	2030 UN established targets	Selected initiatives	Performance achieved
<p>8 DECENT WORK AND ECONOMIC GROWTH</p>	Social entrepreneurship Employee volunteerism	Support productive activities, decent job creation, entrepreneurship, creativity and innovation through access to financial services	Continued to support social enterprises via our annually administered Social Enterprise Grant Programme and procurement of their goods and services Digital/ financial literacy for elderly and youth/ children	<ul style="list-style-type: none"> • SGD 1.25 million grant to 12 social enterprises • Over 65,000 volunteering hours to serve communities
<p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	Social entrepreneurship	Increase access of small-scale industrial and other enterprises to financial services	Continued to address the needs of social enterprises through DBS Social Enterprise Package	<ul style="list-style-type: none"> • 534 customers under Social Enterprise Package • SGD 2.35 million of committed unsecured social enterprise business loans as at 31 December 2018
<p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	Social entrepreneurship	Substantially reduce waste generation through prevention, reduction, recycling and reuse	Continued to support social enterprises via our annually administered Social Enterprise Grant Programme	<ul style="list-style-type: none"> • Six of the 2018 DBS Foundation (DBSF) grant awardees are solving environmental issues
<p>13 CLIMATE ACTION</p>	Social entrepreneurship	Improve education, promote awareness and raise human and institutional capacity for climate change mitigation, adaptation and impact reduction	Sponsored the Climate Action theme at UNLEASH 2018	<ul style="list-style-type: none"> ➢ 1,000 millennial thought leaders collaborated on ideas and solutions to help achieve the UN SDGs