

Live more *Sustainably*

CLIMATE WEEK 2018

7/2

"Meat Less" Monday
(movie screening + free vegetarian lunch)

7/3

"Driving Less" Tuesday
(wechat photo show)

7/4

"Carbon Less" Wednesday
(wechat game)

7/5

"Know More" about
Climate Change Thursday
(wechat quiz)

7/6

"Recycle More"
Charity Bazaar Friday
(2nd hand bazaar)



低碳增益, 永续增长, 美好生活

今天, 超过一半的世界人口居住在城市。到本世纪中叶, 这个数字将超过三分之二。于此同时, 快速的增长也带来了相应的挑战, 这些挑战包括气候变化问题、城市的可持续发展问题以及城市的弹性发展、低碳发展问题。

星展银行关注人类社会的可持续发展, 积极采用新能源, 推进绿色金融, 并请员工们一起提高认识, 减少碳排放, 让我们的生活更美好!

7月2日到7月6日是星展中国的“气候周”, 请员工们通过一系列活动, 认识到气候变化和对自身以及对银行的影响, 分享我们如何在工作、家庭和娱乐中采取切实的行动。通过星展气候周, 您还将更好地了解我们的可持续发展战略, 和星展银行一起致力于可持续的未来!

星展中国气候周将会每天呈现一场有关气候变化的活动, 从线上到线下, 让员工们身体力行, 共同为减少碳排放做出贡献。

DBS Sustainability Overview

Our approach to sustainability is based on three pillars – (i) Responsible banking, (ii) Responsible business practices and (iii) Creating social impact.

Responsible banking

We deliver products and services that promote sustainable development, and conduct our business in a fair and responsible manner. This includes advancing responsible financing and financial inclusion, and ensuring that we take a proactive stance to protect our customers' information.

Responsible business practices

We do the right thing by our most important resource – our people – and take into account environmental and societal considerations in our day-to-day business operations. We provide an inclusive work environment where every employee can develop professionally and personally. We are conscious of our need to manage our direct environmental footprint and seek to influence our supply chain towards sustainable practices. We also pay our fair share of taxes and make economic contributions to the communities in which we operate.

Creating social impact

We seek to be a Force for Good by supporting social enterprises – businesses with double bottom line – and giving back to the communities in which we operate. Through our "People of Purpose" volunteerism movement, we also help to drive impact in the areas of ageing, education and the environment.

For more information on DBS Group sustainability efforts, please click [here](#).

Progress on Sustainable Development Goals (SDGs)

As a member of the United Nations Global Compact, we are committed to driving progress towards achieving SDGs. We believe that we have a role to play in promoting sustainable development. We have chosen to focus on the following six SDGs which we believe we can make meaningful contributions to, and after taking into account the markets we operate in.



Sustainability is important for DBS and our stakeholders. That is why we published this sustainability factsheet to articulate our commitment and performance. As the Best Bank in the World, we offer financial products and solutions to help address global challenges such as climate action, affordable and clean energy, and responsible consumption and production.

Chu Chong Lim,
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Pillar 1 : Responsible banking

Sustainable financing

In 2018, DBS China issued green loans to four corporate customers, amounting to more than RMB 500 million. Approximately, 26% of these loans were related to waste treatment and pollution prevention and the remaining 74% were for renewable energy and clean energy projects.

As the mandated lead arranger, DBS China provided about RMB 740 million to a solar power plant located in Shandong Province, Weifang city. It was among the first batch of anti-poverty solar photovoltaic power projects in China, designed to help more than 5,000 low income households with a total of about RMB 15 million of poverty alleviation funds.

Pillar 2 : Responsible business practices

LED lights

Installation of LED lights in all newly built branches/sub-branches. During the year, we reduced approximately 85 MWh of electricity consumption which was equivalent to about RMB 125,000 in savings.

Water dispensers

Replacement of water dispensers with tap water machines at pantry among five floors. During the year, we reduced approximately 435,000 litres of water consumption which was equivalent to about RMB 94,000 in savings.

Key statistics	2018	2017
Electricity consumption (MWh)	3,815	3,482
Scope 2 emissions from electricity consumption (tCO2)	3,535	3,394
Water consumption (m3)	6,249	8,461
Waste recycled (tonnes)	4	6
Headcount (Male: Female)	612:1301	610:1291
Voluntary attrition rate (%)	19.3%	19.7%

Pillar 3 : Creating social impact

DBS China Social Enterprise (SE) Bootcamp

In October 2018, DBS China and the China Social Enterprise and Social Investment Forum (CSEIF) jointly hosted the inaugural DBS SE Bootcamp to drive more social innovation to benefit the society. The bootcamp brought together renowned professors from the China Europe International Business School (CEIBS), corporate training experts, interested investors, and senior social entrepreneurs, to train and coach social entrepreneurs at the founding and developmental stages. Around 100 finalists joined the three-day bootcamp.

The bootcamp comprised of two days of classroom training at CEIBS on "Lean Startup" and one day of workshop on impact investment and simulation roadshows. On the final day, mentor groups evaluated and identified the top three SEs.

The top three SEs were "老爸评测" which helps children to stay away from toxic and harmful products, "北辰青年" which creates a highly empowered youth community for young graduates entering the workforce, and "深圳诚信" which provides low-cost, high-quality solar lamps for underprivileged people.

Tomoroe Education

Tomoroe is a Chinese startup that helps students in rural China plan their careers by connecting them with professionals from all walks of life. The professionals contribute their experience via video, voice, text through WeChat and other media platforms. These connections and career stories help youths make informed career decisions.

Until January 2019, DBS supported Tomoroe to invite over 100 guest speakers across various industries to share about their experience via online speeches. Tomoroe reached out to 25 schools, delivered over 300 lessons, and influenced at least 11,000 middle school students from rural areas in China.

Case study:

"Green More, Carbon Less" Charity Bazaar

The "Green More, Carbon Less" charity bazaar was held with 331 employees closing 631 deals. This raised more than RMB 30,000 for the "Qing Teng Yi Xue" Fund which aims to help children living in poverty-stricken areas in China. DBS China employees then followed up by visiting these children and involving them in special programmes designed to encourage and build their self-confidence.

