

Live more *Sustainably*



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.



To us, responsible growth makes a difference. Therefore, everything we do and our actions must go through that lens.

It is fundamental that our business creates sustainable livelihood. It is why we remain active in promoting and adopting renewable energy resources, green financing and reducing our carbon footprint

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Pillar 1 : Responsible banking

ESG risk assessment and training

We embarked on mandatory training on responsible financing for relationship managers (RMs) and credit risk managers (CRMs) in the institutional banking group. More than 160 employees participated in the Environment, Social and Governance (ESG) e-learning training. As part of credit memorandum and annual review, RMs conduct ESG risk assessments on new and existing debtors respectively.

Small and medium enterprise (SME) financing

Our Institutional Banking Group (IBG) supports business growth and strengthens the SME base, which is an important part of the Indonesian economy. Our activities include enhancing business relationships that have been established with corporate banking customers, developing ecosystems through supply chain financing, as well as building a sound diversification of business portfolios.

Pillar 2 : Responsible business practices

Integration

In February 2018, we completed the integration of the retail and wealth business of PT. Bank ANZ Indonesia. To ensure a smooth integration, the HR department conducted an induction programme for over 1,200 new employees. Other activities were organised to increase employee engagement, embed our values and work culture, and to familiarise them with our business systems and financial products. By the end of 2018, our employees grew to more than 2,800 people, an increase of about 67% as compared to 2017.

Workplace well-being

We are committed to providing a supportive environment for employees, focusing on four important tenets to boost employee well-being: live well, eat well, stay well and save well.

Stay well

DBSI has active recreation clubs where employees can engage in the following activities: badminton, anglers, yoga, table tennis, Zumba, and photography.

Recently, we implemented the #Joyspace philosophy in our new office at Capital Place, Gatot Subroto, where employees are encouraged to work in an activity-based shared workspace arrangement. Employees are given the flexibility of sitting at different desks, improving the chances of meeting new people and choosing which office location to work from.

Live well

We implemented flexible working hours to better support our employees through the difficulties they face on childbearing matters, commuting to the office, and others.

We care about the wellbeing of our employees and have introduced iHealth, an online platform to share tips on healthy lifestyle. For team cohesiveness, we encourage self-initiated team cohesion activities that promote bonding and rapport.

Key statistics	2018	2017
Electricity consumption (MWh)	6,320	3,637
Scope 2 emissions from electricity consumption (tCO2)	5,543	2,490
Water consumption (m3)	27,282	NA
Waste recycled (tonnes)	1	1
Headcount (Male: Female)	M: 1.517 F: 1.377	M: 885 F: 856
Voluntary attrition rate (%)	20.1%	10.4%

Pillar 3 : Creating social impact

In 2018, DBS Indonesia allocated an activity fund in the amount of IDR 1.3 billion to conduct various CSR programs. The bank placed social entrepreneurship development programmes as the main agenda for CSR, in partnership with institutions with a similar focus.

Social Enterprise Meet Up

The DBS Indonesia Social Enterprise Meet Up is a quarterly event. In partnership with Instellar, we facilitated social enterprises in the conceptual and organisational stages to learn from experts on building and growing their business. We provided customised topics and relevant speakers, for around 30 SEs in each session.

DBS Foundation Social Enterprise Bootcamp

In September 2018, we held the second DBS Foundation Social Enterprise Bootcamp in partnership with Action Coach, to target social enterprise start-ups. Out of almost 100 applications, 14 SEs were invited to join the programme. Post-mentoring, those SEs were able to put their knowledge to work and achieved an increase of over 54% revenue and 81% profit.

DBS50 SE Mentoring Programme Indonesia

In conjunction with DBS Group Golden Jubilee, we are committed to support the growth of social enterprise through exclusive mentoring with DBS Management. 10 SEs in Indonesia were selected to join this programme to solve their business problems concerning human resources, compliance, marketing, and leadership matters.

People of Purpose

In 2018, we contributed to more than 1,000 man-days through an estimated 20 volunteering events that support orphan engagement, elderly care, tree planting, and public facilities renovation.

Case study - Financial Literacy “Kedai Belajar DBS”

To support Otoritas Jasa Keuangan (OJK) financial education programme for the community, DBSI initiated three financial literacy workshops for high school students in Q4 2018 with DBSI talents as the mentor.

The programme was established to educate high school students on managing their money by identifying what is “needs from wants”. Almost 300 students participated in these workshops and we received positive feedback from each participating school.

Participating schools:

1. SMA Taman Madya, Sunter – North Jakarta
2. SMAN 9 Manado, North Sulawesi
3. SMAN 21, Bekasi

