

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.



DBS Taiwan is committed to the Sustainable Development Goals (SDGs). We will do our part, and together with our clients, make the world a better place for all.

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Pillar 1 : Responsible banking

Sustainable financing

In June 2018, DBS participated as one of the seven international banks involved in project financing for Taiwan's first offshore wind farm – Formosa 1. The project is split into two phases - two 4 MW offshore wind turbines were constructed in Phase I and have been operational since 2017; and completion of Phase II will increase Formosa 1's total capacity to 128 MW, through the construction of twenty 6 MW offshore turbines in 2019. This project sets a milestone in the development of renewable energy, which presents a new operating model in energy generation. DBS Taiwan, as a pioneer in financing renewable energy projects, serves as an example in supporting local green energy development. For more information, please click [here](#).

We financed Vena Energy's 70 MW Taiwan project, a landmark deal as the largest ground-mounted solar project in the market. For more information, please click [here](#).

We also participated in the project financing for Phase II of Radium's Taoyuan city sewage construction. Phase II of the project aims to connect close to 74,000 houses to public sanitary sewers, which will increase the total amount of treated domestic wastewater.

Enhancing financial inclusion

In May 2018, we launched an online platform, 理不理財很有事. It leveraged our research insights to dissect the matters that millennials are keen to find out more about.

In November 2018, we introduced a digital account, 星禧數位帳戶, which is focused on millennials' needs. This product offered online investment attribute analysis, digital account opening services and online fund subscription, all of which enable youths to bank seamlessly and wisely

Pillar 2 : Responsible business practices

Climate Month

In April 2018, DBS Taiwan Sustainability Council launched the Climate Month campaign. We conducted internal workshops, interactive activities and campaigns to raise awareness on climate change, environmental protection and encouraged the adoption of a "greener" lifestyle. We invited speakers from social enterprises and local environmental organizations to share their experiences and thoughts on sustainability. More than 250 colleagues participated in the Climate Month campaign, pledging to spread the idea of "Living Green" to their loved ones and to embrace sustainability in their daily lives

3Rs Approach

We are committed to reducing our waste generation through the 3Rs approach; reduce, reuse and recycle. A simple example is that we provide e-statements to both our institutional and consumer banking customers. In 2018, we collected a total of 51 tonnes of recyclable waste from our Xinyi Headquarters and Neihu Operations Hub. We will continue to discourage paper consumption and exercise responsible waste disposal.

Key statistics	2018	2017
Electricity consumption (MWh)	9,798	8,678
Scope 2 emissions from electricity consumption (tCO2)	5,428	5,018
Water consumption (m3)	45,439	33,603
Waste recycled (tonnes)	51	36
Headcount (Male: Female)	820:1647	786:1544
Voluntary attrition rate (%)	13.9%	12.4%

Pillar 3 : Creating social impact

Social enterprises

In July 2018, we initiated "Spotlight in SE," a digital marketing platform involving YouTubers and a designated Facebook page for SE community discussion. The campaign leveraged key opinion leaders' (KOL) social influence by inviting nine YouTubers to promote 12 selected SEs in Taiwan. The videos attracted over 700,000 views.

Volunteering

We developed over 50 volunteering activities for employees to participate in. These activities enabled departments to combine volunteering with team building events. In 2018, more than 40% of employees participated, contributing to over 9,000 hours and supporting more than 14,000 beneficiaries.

To raise awareness on environmental protection, we partnered two non-profit organisations (NPOs) – The Society of Wilderness and Wild Bird Society of Taipei. We cooperated with The Society of Wilderness to promote a movie series related to climate. With the Wild Bird Society of Taipei, our CEO Lim Him Chuan and more than 30 employees collaborated in areas of skilled volunteerism & sponsorship. During the four-hour event, we rebuilt a home for an eagle, helped to clean up the aftermath of a typhoon, prepared food for owls, and washed cages for birds. We also learned about the importance of birds to our environment. After the event, 10 of our employees committed to become long-term volunteers and acquired further academic knowledge and wild bird rescuing skills.

Case study: Buy Directly from Farmers (BDFF)

Led by the senior management team, employees volunteered with the SE Buy Directly from Farmers (BDFF), a DBS Foundation Grant Awardee, by helping to weed the lotus pond and peel lotus seeds. Employees also volunteered with the Society of Wilderness, an organisation dedicated to the reconstruction of ecology and protection of wilderness. They helped to weed out *Mikania micrantha*, an exotic plant known to displace native plant species and disrupt the natural ecology of indigenous wildlife.

