

PURPOSE-DRIVEN BANK



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 incorporate responsible financing in our lending practices, support our customers' transition towards more sustainable low-carbon business models and improve customers' access to ESG investments. We conduct our business in a fairly and responsibly manner. This includes advancing financial inclusion, taking a proactive stance to protect our customers' information and preventing financial crime.

Responsible business practices

We do in good conscience to our most important resource – our people – and consider environmental and societal factors in our business operations. We provide an inclusive work environment, 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 the 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 the elderly, 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 are responsible in enabling and promoting sustainable development. We have selected to focus on the following six SDGs which we believe we could deliver any great extent and meaningful contributions to the markets in which we operate.



DBS Indonesia

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

Fundamentally, our business must create sustainable livelihood. That is why we remain active in reducing our carbon footprint, promoting on recycle more waste less, green financing and championing social enterprise.



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Pillar 1: Responsible banking

Responses and commitment to the implementation of sustainable finance

DBS Indonesia always understands and encourages debtors to manage ESG risk. DBS Indonesia also assesses the Environmental, Social and Governance aspects (ESG Assessment) of all new debtors and is set out as an integral part of the Credit Memorandum. Existing debtors will also be assessed periodically during the annual review. Total Institutional Banking customers in December 2019 were 759 customers, of which all credit memo proposals have been included an ESG assessment of their business.

DBS Indonesia has also assigned all employees in the banking business and corporations to attend training on environmental, social, and governance aspects (Environment, Social and Governance / ESG) or the like to implement the Sustainable Finance program, as many as 80% of total corporate employees have completed the training.

Committed to the sustainability efforts, DBS Indonesia has partnered with PT Sumatera Timberindo Industry (STI/ 'Wira Door'), a leading premium wooden furniture door manufacturer, to sign the first export financing sustainability-linked loan 1st of its kind in Indonesia. Hidayat Ang, Director STI, said that he is a satisfied and an active user of DBS' corporate digital banking solutions. STI synergies with DBS in advancing sustainability not only to support the company's long-term growth but also to empower people and the local community to do good for the environment.

Supported SDGs



Pillar 2: Responsible business practices

Managing environmental footprint

As of the end of 2019, DBS Indonesia has implemented various matters related to the management of environmental footprint. Minimizing environmental footprint by reducing consumption and improving overall efficiency and actively tracking key environmental metrics relating to the infrastructure and employee behaviour.

Building sustainable infrastructure

Solar Panel installation was completed and continued with "Test & Commissioning" from the panels that have been installed, and all processes had been carried out well. The panel installed produces renewable energy of approximately 10% of the total office / branch's energy usage.

Supported SDGs



Key statistics	2019
Total energy consumption (MWh)	8,984
Total emissions from electricity consumption (tCO _{2e})	8,386
Total water consumption (m ³)	44,121
Total waste generated (tonnes)	117
Headcount (Male: Female)	1,437: 1,398
Voluntary attrition rate (%)	12.5%

Pillar 3: Creating social impact

DBS Indonesia implements the Force for Good program as a form of the Bank's commitment to the surrounding community and environment in conducting its business activities.

The Implementation of the program and activities are part of the Bank's compliance with Law No. 40 of 2007 about Limited Liability Company and Government Regulation No. 47 of 2012 on Corporate Social and Environmental Responsibility. The main principle of the FFG program is a sustainable contribution by the Bank to create a healthy social environment, a better quality of life and public welfare.

To this day, the Bank has succeeded in assisting more than 400 social entrepreneurs in Indonesia through various social entrepreneurship programs. This also includes to the financial literacy programs that provide participants with broader insights on how to manage their finances.

DBS foundation social enterprise boot camp

Another program held to support the growth of strong social entrepreneurs is the DBS Foundation Social Entrepreneurship Boot Camp. In 2019, the DBS Foundation partnered with Instellar to hold a 6-month acceleration program with the theme of "Strategic Finance for Scale Up Impact". This activity was held from October 2019 to March 2020. The selection process began in September - October 2019.

A total of 15 social entrepreneurs and start-ups from various cities in Jakarta were successfully selected from 236 applications received. In this event, social entrepreneurs were trained in a series of enablement sessions and got the chance to meet with investors. Participants were given in-depth knowledge regarding how to develop financial strategies that could provide a balance to the social impact made.



Social enterprise meet-up

SE Meet Up activity was organized to provide social entrepreneurs a direct discussion with businessmen or experts. The Bank is also committed to helping them to expand their professional network and sharpen their business model through discussion topics raised in the SE Meet Up session.

In this event, approximately 80 social entrepreneurs participated in each session to obtain direct knowledge from social business experts from eminent institutions. Not only through discussions, but the participants were also trained to build and develop capable organization of accessing funding and increasing social impact.



Financial literacy program

The Bank's efforts to educate the public in managing finance and investment are realized in the implementation of the Financial Literacy Program. Approximately 200 students at 4 (four) high schools in Bandung and Bali were addressed to join the event. The Financial Literacy Program is like the DNA of FFG programs in the banking industry to perform the Bank's core competency as a financial institution. On this occasion, DBS Indonesia's outstanding employees together with employees from the respective city attended to cultivate the students' skills in planning and managing finances, as well as getting to know further about the Bank and the Financial Services Authority (OJK) through the interactive games and discussions.

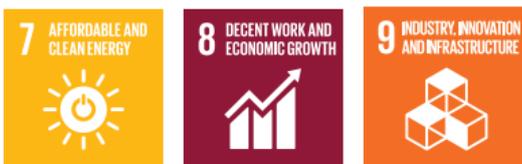


Volunteering aspect

The "Plant more, pollute less" program is the focus of the 2019 DBS Annual Mass Volunteering Day which was attended by around 320 volunteers involving the board of directors, management and employees of DBS Indonesia and representatives from the local government. DBS Annual Mass Volunteering Day is a social activity and involving most of DBS Indonesia's employees to contribute directly to the community. Last year, it was held at the Bekasi Patriot City Forest, on 5 December 2019 in commemoration of International Volunteer Day. The program was filled with a variety of activities ranging from planting hundreds of trees to renovating urban forest facilities. To improve the Bekasi Patriot City Forest, Bank DBS Indonesia also donated to the Rumah Kutub Foundation to help run the Foundation's operations and environmental programs.



Supported SDGs



Case study

Recycle More Waste Less – campaign

The data from the Ministry of Environment & Forestry delineates that in the year 2019, Indonesia’s waste is forecasted to reach a whopping 68 million tons, with 9.52 tons of it comes from plastic waste. A study by the People's Coalition for Fisheries Justice (KIARA) reveals that at least 1.29 million tons of plastic waste are dumped each year into Indonesia's rivers, yielding 13,000 tons of plastic waste per square kilometer polluting the ocean. Indonesia’s ocean is the 2nd populated with plastic waste in the world.

DBSI conducted a 360 awareness campaign to reduce plastic waste, named Recycle More Waste Less. Collecting pledge from the target audience to reduce waste, 1 pledge equals to SGD 1 to be donated to Akademi Bijak Sampah by Waste 4 Change, it’s a waste management education program for students.

The campaign launched through content marketing in social media platform, supported by ATL media (OOH & video-Tron), radio talk show, media release & public relations event. It was also compiled in a form of community & offline activation, and is supported by the product & merchant partners with a special promotion to drive more transactions and gain awareness to the Recycle more, Waste less campaign.



The result obtained over 180,000 pledged gathered; more than 4 million digital engagements of Recycle more, Waste less related content; along with attracting 12,000 of hashtag mentions regarding Recycle more, Waste less on social media and some are organically mentioned from workers at DKI Jakarta cleanliness department; beyond SDG 3Mio Media AVE from 154 coverages; as well as SGD 505,000 worth of influenced digibank transactions.