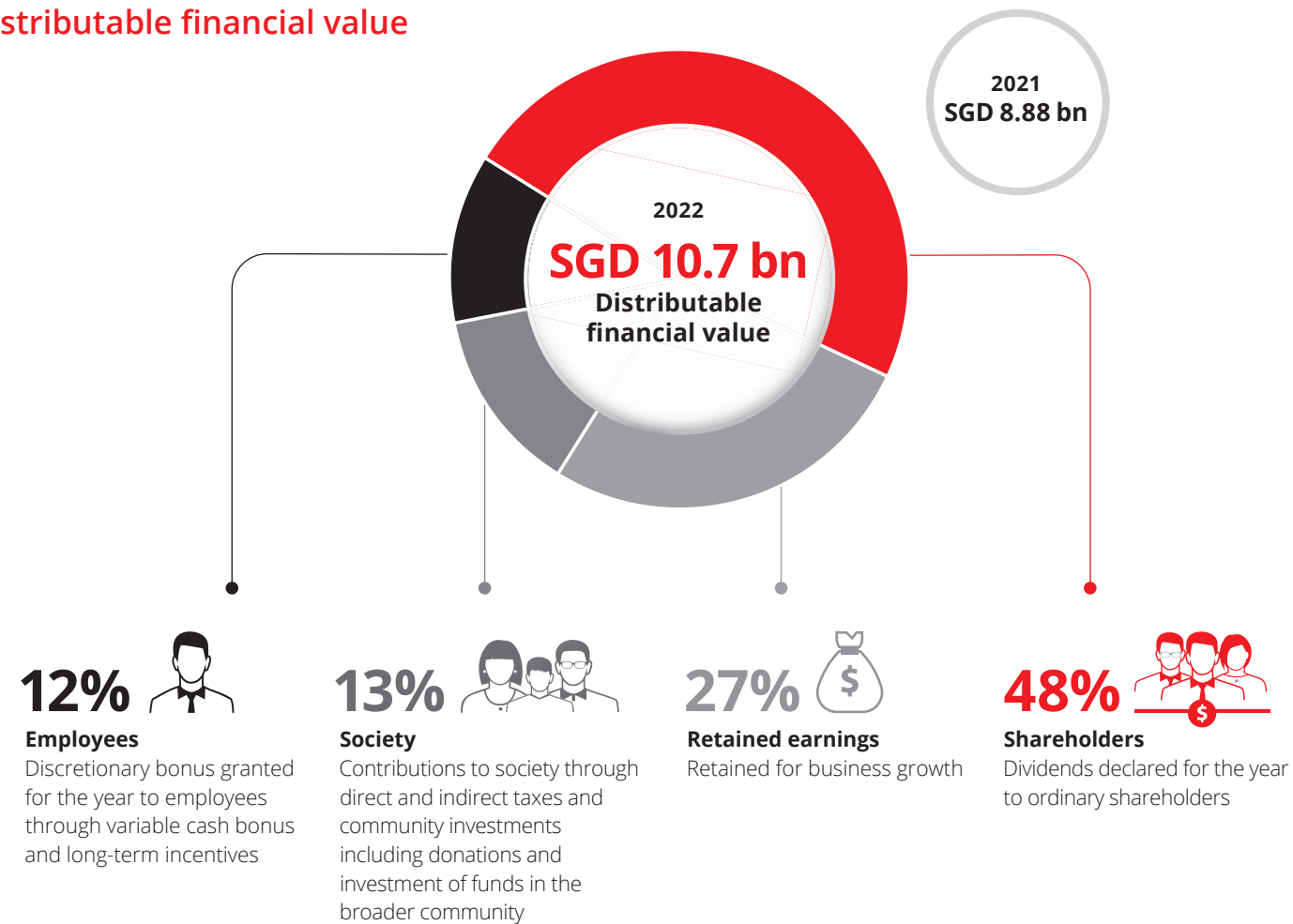


How we distribute value created

Distributable financial value



We distribute value to our stakeholders in several ways: some in financial value, others in intangible benefits.

We define distributable financial value as net profit before discretionary bonus granted for the year, taxes (direct and indirect) and community investments.

In 2022, our distributable financial value amounted to SGD 10.7 billion (2021: SGD 8.88 billion).

In addition, we distribute non-financial value to our stakeholders in the following ways.

Customers

Delivering suitable financial products and services to support our customers' transition towards lower carbon business models, enhance their access to environmental, social and governance (ESG) investments, and deliver customised retail solutions to meet their specific needs.

Read more about this on pages 80 to 81.

Employees

Creating the right workspaces and building the right behaviours to shape joyful work culture, while fostering an inclusive culture with equal opportunities.

Read more about "Building a Great Corporate Culture" and "Driving Diversity, Equity, and Inclusion" in the Sustainability Report.

Society

Nurturing the growth of Social Enterprises in Asia and fostering a more equitable and inclusive society where the underprivileged are equipped to thrive and grow.

Read more about "DBS Foundation" in the Sustainability Report.

Regulators

Engaging with local and global regulators and policy-makers on reforms and new initiatives that help to maintain the integrity of the banking industry.

Read more about this on pages 80 to 81.