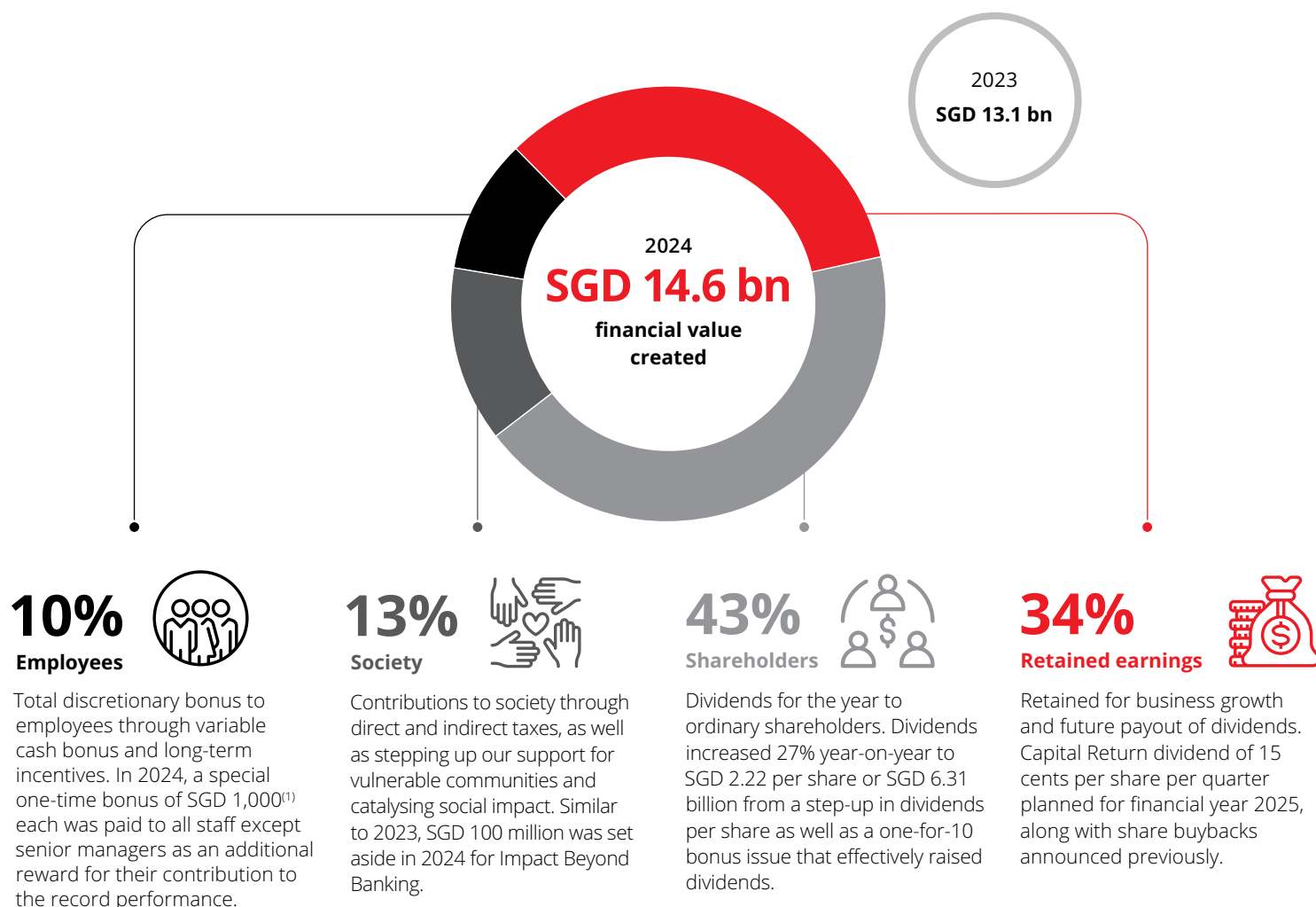


How we allocate financial value created



We create value for our stakeholders in several ways:

We define financial value created as net profit before discretionary bonus, taxes (direct and indirect) and community contributions. In 2024, the financial value created amounted to SGD 14.6 billion (2023: SGD 13.1 billion).

Beyond financials, we create value for our stakeholders in the following ways.

Customers

Supporting our customers' sustainability ambitions through innovative financial solutions and democratising banking services for all.

Read more about our "Responsible Banking" in the Sustainability Report.

Employees

Empowering our people to build fulfilling long-term careers by enhancing their experience, investing in their growth and development and fostering an inclusive culture with equal opportunities.

Read more about our "Enhancing employee engagement and culture", "Developing our people" and "Driving diversity, equity and inclusion" in the Sustainability Report.

Regulators

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

Read more about our "Stakeholder engagement" in the Sustainability Report.

Society

Championing Businesses for Impact and uplifting vulnerable communities to catalyse positive environmental and social impact.

Read more about our "Impact Beyond Banking" in the Sustainability Report.

Suppliers

Through our supplier selection and engagement, we partner with and support more restorative businesses.

Read more about our approach to "Sustainable procurement" in the Sustainability Report.

(1) Indexed to purchasing power parity in markets outside Singapore.