



Partners:



FROM ESG TO IMPACT INVESTING:

How Sustainable Finance is Shaping the Future of Business

7-8 DESEMBER 2022

09.00 - 16.00 WIB

ESG

Online With:



Social Investment Indonesia

 socialinvestment.id

 Arief (0877-5570-7171)

   Social Investment Indonesia

Plenary-5: Sustainable Finance and Its Role in The Future of Business

8 DESEMBER 2022

10.30 -12.00 WIB

Narasumber:



Drs. Edy Sukarno, Ak., MM., CA., CRBD.
*Ketua Program Studi D3 Keuangan dan Perbankan
Perbanas Institute*



Nuni Sutyoko
*Head of Corporate Sustainability
PT HSBC Indonesia*



Tony M Suryo Mulyono, SVP
*Treasury & Markets
DBS Bank*



Wahyu Aris Darmono
*Senior Advisor
Social Investment Indonesia*

Moderator

ESG



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Live more,
Bank less

OUR PATH TO
NET ZERO
SUPPORTING ASIA'S TRANSITION
TO A LOW-CARBON ECONOMY

Tony M Suryo Mulyono
SVP, Treasury & Markets
ISIF December 8, 2022

Net Zero 2050

The first Singapore bank to become a signatory on the United Nations-convened, industry-led Net-Zero Banking Alliance (NZBA),



OECD indicated: annual funding gap of USD 4.2 tn to address UN SDGs.

1

Clear Policies

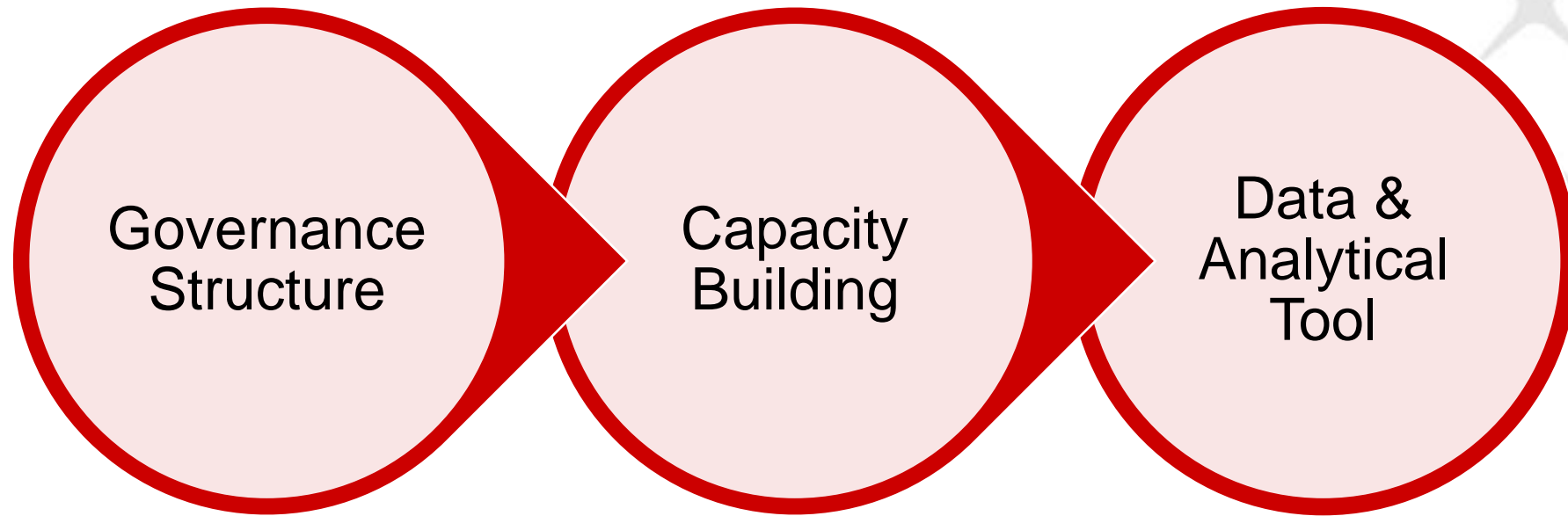
2

Risks to private capital

3

Tradeoffs

How DBS approach Net Zero target:



DBS Advancing the sustainability agenda by implementing 3 sustainability Pillars



RESPONSIBLE BANKING

- **Responsible Financing**
(Avoid, Mitigate, Manage ESG risks)
- **Green & Social Finance**
- **Financial Inclusion**



RESPONSIBLE BUSINESS PRACTICE

- **Manage our Environmental Footprints**
 - Waste management
 - Solar panel installation
 - Carbon footprint calculator
 - Eco-Friendly Office Car (Switch to Renault)
- **Sustainable Sourcing**
SSP - Sustainable Sourcing
Principal vendor onboarding
- **Employer of Choice**
 - DBS Bank has been named to the Bloomberg Gender-Equality Index (GEI) for three consecutive years
 - Employee retention program



CREATING SOCIAL IMPACT BEYOND BANKING

- **DBS Foundation**
- **People of Purpose & Community Engagement**
- **Towards Zero Food Waste**



A hand is shown from the bottom, cupping a glowing globe of the Earth. The globe is surrounded by several circular icons representing different ESG themes: a hand holding a leaf, a wind turbine, a globe, a recycling symbol, two coins, three people in business suits, a factory with a plant, a classical building, and two people with arrows between them. The background is a soft-focus green.

RESPONSIBLE BANKING

ESG

ENVIRONMENTAL, SOCIAL & GOVERNANCE

\$\$50 billion by 2024

Sustainable finance
target

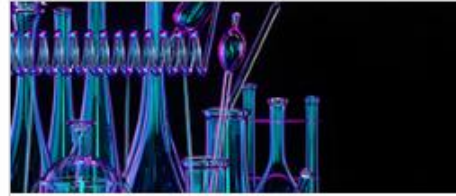




Automotive



Aviation



Chemicals



Food & Agribusiness



Oil & Gas



Power



Real Estate



Shipping



Steel



OUR PATH TO
NET ZERO
 SUPPORTING ASIA'S TRANSITION
 TO A LOW-CARBON ECONOMY

**EXECUTIVE
 SUMMARY**

Landmark Set of Decarbonisation Commitments to Achieve Net Zero



- To fulfil responsibilities of being a signatory to the Net-Zero Banking Alliance (NZBA), we are committing to net zero alignment of our Institutional Banking Group (IBG) portfolio.
- Committing to **2030** interim targets based on scientific pathways to get to net zero by **2050**

Our Key Differentiators

Sectoral Coverage

One of the most comprehensive sets of decarbonisation targets in global banking industry

7 sectors with science-based emission reduction targets



2 sectors with data coverage targets



Global Pathways

Ambitious

6 sectors with global pathways



Many of our markets are emerging economies which move to net zero at a more measured pace

Grounded in Science

Aligned

with net zero-consistent pathways

We have taken a broad, ambitious, and science-based approach, encompassing these **nine sectors** across all our markets

Pillar 1 – Responsible Banking

Sustainable Financing

**USD27.5
million**

Transition Financing for
PT Jaya Bumi Paser



**IDR500
billion**

First loan for
aquatech company



**Ecosystem
Lending**

- Financing Underserved Customers through Joint Financing Scheme
- 879K of customer was approved with JFS; 779% above 2022 target (100K).



Pillar 1 - Responsible Banking

Green Banking Products

Green Savings



DBS Indonesia and KRAKAKOA has established a partnership since 2021 to help support local chocolate farmers and the environment through the Green Savings account

Green Reward Credit Card



Donating food packages to underprivileged communities by involving Credit Card customer through reward point redemption with 50% of the price packages.

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RESPONSIBLE BUSINESS PRACTICE

ESG

ENVIRONMENTAL, SOCIAL & GOVERNANCE

Pillar 2 – Responsible Banking Practice

Solar Panel Installation

Installation of PV/Solar Panels in office/branch of Bank DBS and review the results of the Solar panel installation and renewable energy.

Waste Management

Collaboration with Waste4Change (W4C), a DBS Indonesia's fostered social entrepreneur, to manage trash/waste produced by employees at 2 head office and 28 branches.



IMPACT BEYOND BANKING

ESG

ENVIRONMENTAL, SOCIAL & GOVERNANCE



Pillar 3 – Impact Beyond Banking

Towards Zero Food Waste

32,000+ kg*
Food Impact

#MakanTanpaSisa

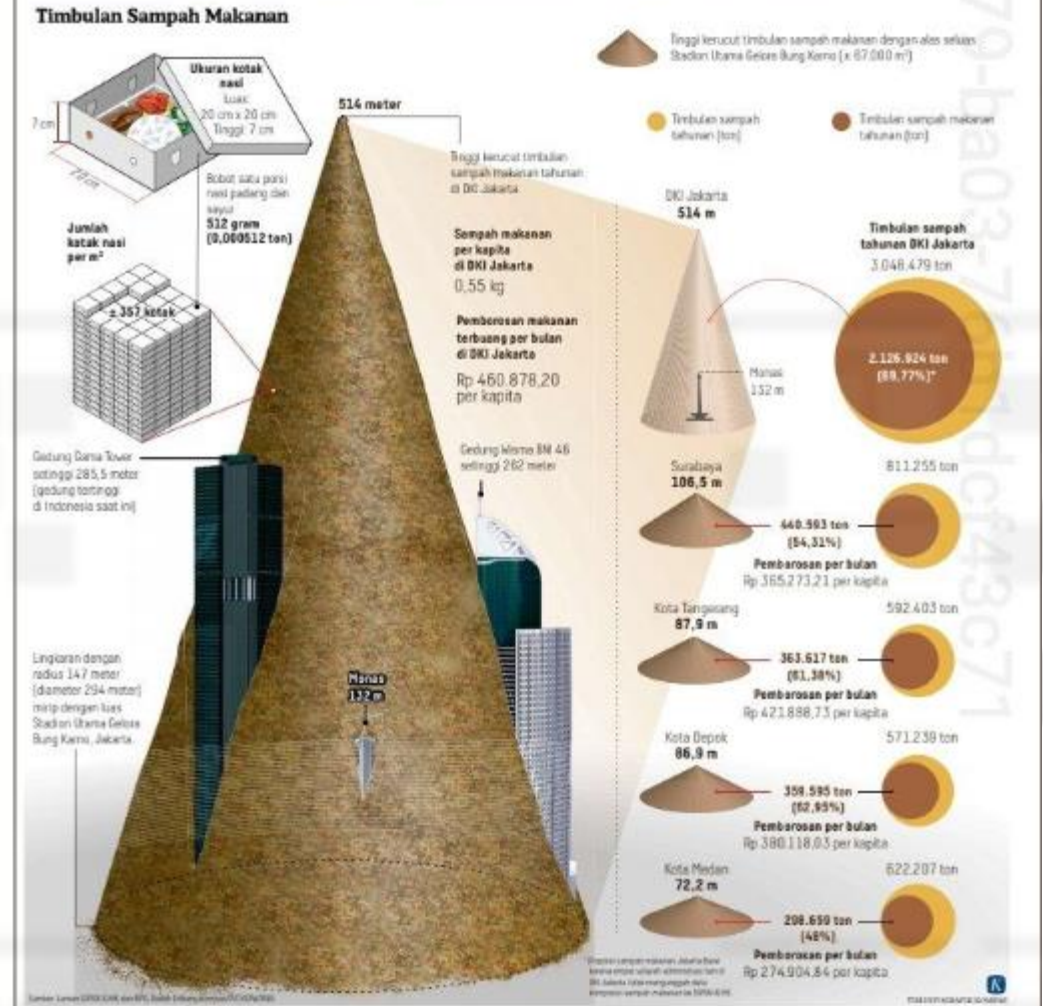
Started in 2020, DBSI works closely with Social Enterprise & NGOs to address & minimize food waste to landfill

* Data per 2022



Sampah Makanan Indonesia Mencapai Rp 330 Triliun

Setiap orang Indonesia rata-rata membuang makanan setara Rp 2,1 juta per tahun. Hasil analisis Kompas menemukan, nilai sampah makanan di Indonesia mencapai Rp 330 triliun per tahun.



Pillar 3 – Impact Beyond Banking

Championing Social Enterprise

15 SE Grants Recipients
Total SGD10.5bio
disbursed since 2015

Annual program of DBSF to give grant
Social Enterprise & SMEs with focus on
environment, food waste, and education



Our Legacy



Euromoney Award:

Best Bank in Asia 2020
Best Bank for Corporate Responsibility Asia
2020 Excellence in Leadership Asia 2020



Global Finance

Best Bank in the
World 2022



Forbes 2022 World's Best Banks 2022
2nd country winner – Indonesia



CNBC Indonesia Award:

Most Sustainable Bank 2022



BANKING

Bank DBS
Indonesia

Katadata Award :

Green Initiative Award 2022



SWA Media Group:

Green & Sustainable Company Award 2022 TOP 10
Indonesia Green & Sustainable Company Award 2022
- Being Purpose-driven through Sustainability Focus





Live more,
Bank less

More like a greenovator, less like a bank.

Seperti inovator lingkungan, kami menyediakan pembiayaan bertransisi menuju proses bisnis yang lebih berkelanjutan. demi lingkungan dan masa depan yang lebih baik.

Find out more



World's Best:
5 Years Running

Best Bank in the World 2018 - 2022
Global Finance, Euromoney, The Banker

